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SATURDAY NIGHT

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The FRONT PAGE

Federal Cabinet at Toronto

The visit of almost the entire Federal Cabinet to the city of Toronto on Feb. 3rd and 4th was an unique event. In the past such visitations have only occurred on the occasion of the funeral of some celebrated national figure. But this was a genuinely fraternal affair attended by innumerable social and public functions which enabled the new ministry to actually became acquainted with hundreds of citizens previously unknown to them in an intimate way. It was in the nature of an "Entente Cordiale" and its success betokens that the Liberal party organization has gotten into better hands than those which ran it into the ground in years gone by. Though there was one great party demonstration, the more interesting features of the visit were non-political functions, in which the eminent men of the Conservative persuasion took an active part with their Liberal friends. Necessarily a cabinet cannot come to any city without hearing something of the needs of that community, and it was no breach of the laws of hospitality that business men of all stripes of opinion should point out the neglect that the second city of Canada has suffered at the hands of both political parties for the past thirty-five years. United States visitors who come to Toronto are literally amazed when they learn that it possesses no Customs house under one roof and no adequate federal building of any kind;—that its post office was constructed over fifty years ago to accommodate an estimated population of 75,000. No single thing has done so much to create among visitors from other countries an impression of the "backwardness" of Canada as Toronto's deficiency in accommodations to facilitate public business.

The most important phase of the visit was the reassuring tone of the Prime Minister's speeches on the Imperial question. On every occasion he eloquently emphasized unequivocally his devotion and love for the British Empire as the best of all institutions for the preservation of peace and liberty in this world. The amount of misunderstanding as to our Imperial relations which has lately prevailed at home and abroad is incalculable. It has been of course stimulated by the utterances of "constitutional" parakeets who shall be nameless and who have received a great deal more advertising in the press than their standing in the country warrants. Mr. King, judging by the tone of his Toronto speeches is resolved to clear the atmosphere.

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Meaning of Imperial Conference

The most striking of the Prime Minister's utterances were those when he attended a students' parliament at his *alma mater*, the University of Toronto, and answered questions as to the Imperial Conference, flung at him by the younger generation. His references to South Africa and the position of General Hertzog were of especial import. He said that he could not help feeling that injustice had been done to the people of that Dominion by the Canadian press. Gen. Hertzog, he said, had been trying to rebut the conception which was abroad that the British Empire was a sort of Super-State imposed on the Dominions. This had created a threatening condition in South Africa. Hertzog had gone home from the Imperial Conference and told them that there was no Super-State, and to-day the feeling there was friendly toward Great Britain, as a result of the removal of this false conception.

It is of course the duty of Mr. King to speak respectfully of the Prime Ministers of other Dominions, but our own impression is that Hertzog, through narrow and short-sighted political motives was himself chiefly responsible for creating that false conception. The Afrikanders certainly got no such impression from Botha and Smuts, compared with whom Hertzog is a pygmy opportunist. Now, no doubt, he is now reaping political advantage through the claim of having driven out the bogey that he himself created. But if Hertzog is sounding a new message, it is all to the good. He has certainly done his Dominion, which is clamoring for white immigration and distressed at seeing it go past the Cape to Australia, enough harm in the past.

With regard to the constitutional understandings reached at London, Mr. King's answers were at one with what the Prime Minister of Australia told the people of New York, viz., that the Conference had merely reduced to writing, understandings which had long existed. But he seemed to think that Mr. Bruce had made the task of the Canadian government more difficult by his utterances in this country on the question of Imperial Defence. As was pointed out in these columns at the time, Canadians because of their geographical position, cannot think of Empire defence in quite the same terms as Mr. Bruce, the head of an island realm whose defence problems are exclusively naval. Canada's problems are different and must be dealt with in our own way.

There can be no disagreement with Mr. King's favorable view of the basic principle arrived at, that, with regard to all matters relating to the Dominions themselves there should be complete autonomy; nor with the following essential declaration, "While we are equal in status, other considerations must govern when it comes to questions of duty or the obligation of the Empire. With regard to defence and foreign policy, Britain must have the major say. The British Government must in the nature of things play an infinitely larger part, because of Great Britain's larger interest throughout the Empire."

Mr. King also made clear a fact which some persons do not grasp, namely that the Imperial Conference has no legislative function, though they are necessary to discuss matters of general importance to the Empire. He assumed that as various parts of the Empire acquired greater world interests they would have greater leadership in world affairs, and he showed a sense of the realities when he said that all questions of Government in the end come down to questions of taxation and how it is to be raised. "Let us assume any Empire question you like," he said, "How will you get the money? By the other's say or by your own Government's say?" and he further asked if anyone believed that at the time of the Great War, a communication from London to Canada could have raised the money that was raised to carry on the war. The majority of Canadians of all political parties will be in agreement with him that an Empire federation of a legislative character is impossible, and that the only basis lies in cordial understandings.

Of even more moment than the text of the explanations was the tone of the Prime Minister's utterances, almost emotional in their affirmation of a belief in a united Empire of free and loyal sons and daughters. Not only he, but some of his colleagues were rather critical of the press, as the author of misunderstandings; but if there have been such, it is in a large part due to the aberrations of his own party press, which last summer and even after the elections did their best to exploit every separationist tendency that any casual Tooley St. solon chose to express. As has been said, Mr. King's Toronto utterances will do much to clear the air, and certainly they will do little to cheer the malcontents whose favorite indoor pastime is that of taking a kick at the British Empire on every casual occasion.

WILLIAM HENRY MOORE, B.A., LL.D.

Who has recently taken over his duties as Chairman of the Tariff Advisory Board of Canada. Mr. Moore is one of the most widely known of Canadians and was born at Stouffville, Ont., Oct. 19, 1872, of Quaker ancestry. He graduated in Arts from the University of Toronto in 1894, and in Law from Osgoode Hall in 1897, and was for a time lecturer in political economy at his alma mater. For several years he was assistant editor of the "Monetary Times," Toronto, and in 1904 became Secretary of the Canadian Northern Railway. Gradually he became associated with the many traction and utility interests of Mackenzie and Mann in Canada and elsewhere. His connection with journalism was continued when he founded the "Canadian Courier" and the "Ontario Farmer," the latter of which still survives. He has always taken an active part in public affairs and was one of the founders of the Canadian Club, Toronto. Of late years Mr. Moore has applied himself to authorship and has written two novels and a brilliant book of essays "The Commandments of Men." In recognition of his literary gifts and his labors in behalf of better racial understandings he was honored with the degree of LL.D. by Laval University. In September last he contested the riding of South Ontario in the Liberal interest but met defeat. Mr. Moore is married to a daughter of a well-known public man, the late George Bertram, M.P., who was for a time representative for Centre Toronto in the House of Commons.

—Photo by Mr. Lyonde.

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Newspapers as Public Servants

Mr. Justice Fisher of the Supreme Court of Ontario in presiding at Barrie Assizes where an important libel action was recently tried, took occasion to discuss the function of newspapers as servants of the public interest. The case was that of W. A. Boys, K.C., who represents North Simcoe in the House of Commons against the "Toronto Daily Star" on an issue arising out of the recent federal elections, and in the outcome the action was dismissed. It was Justice Fisher's duty in instructing the jury to deal in a general way with the duties and functions of newspapers in the matter of criticism, and on this point his words were eminently judicial.

The following is an extract from the "Star's" report of the proceedings:

"One thing I am inclined to instruct you on is that there is an absolute right and liberty to discuss and comment upon the conduct of a member of parliament. What better medium of getting criticism, is there than the newspapers? Newspapers are a very useful and powerful institution in our country. Without them what a tame thing a political contest would be? They can do a real benefit and they can do a great amount of harm."

"He then cited the operation of Toronto SATURDAY NIGHT in publishing fearlessly statements of opinion in respect to companies offering stocks and bonds all over the country."

The citation of SATURDAY NIGHT as a newspaper that is doing an important public service coming from such a man as Justice Fisher, who prior to his elevation to the Bench was one of the ablest commercial lawyers of Western Ontario, is one that cannot fail to be gratifying to the countless readers of this publication who in private communications have expressed themselves in similar terms. This journal has done very little boasting or advertising of its services to the investing public, covering a long period of years, and has let its actions speak for themselves. Its policies have not been unattended by expense, annoyances and anxieties, but hardly a day passes that it does not receive proof that its work and its journalistic ideals are appreciated from one end of Canada to the other.

While on this subject it is worth while touching on certain phases of SATURDAY NIGHT'S activities. It is apparent that some gentlemen in the West who are thoroughly in sympathy with those ideals, nevertheless feel that this journal pays too much attention to Western aberrations and is neglectful of promotions nearer East that equally demand critical attention. Nothing could be farther from the truth. Old readers of SATURDAY NIGHT will recall a time not so long ago when it was being assailed as the enemy of mining development in Northern Ontario because it exposed the men who endeavored to "mine" the public when the immense mineral possibilities of that section were dawning on the world. When shortly before the great war, the "townsite" promoters started to move East and commence illegitimate activities in the neighborhoods of promising Ontario towns they found this journal close on their heels. Nor do we think that in any part of Canada, SATURDAY NIGHT is more feared by the shady promoter than in the city of Toronto itself, where it annually refuses tens of thousands of dollars worth of advertising in accordance with its view that the first duty of a newspaper is the protection of the public. As far away from the West as Florida its name is anathema in certain circles.

The West is in a peculiar position on this continent because it is in a measure virgin territory teeming with natural wealth. Naturally the promoter who lives by his wits; who is exploiting mineral discoveries one year, real estate the next and oil prospects the next, flocks thither. He is in the main a product of the Western and Coast States and with the growing prestige of the Canadian West has been drifting across the boundary line in large numbers both before and since the war. The presence of these gentry is perhaps the best proof of the magnificent resources of the West; they are there for the same reason that gulls and sharks follow big ships, and they are not averse to prying open Eastern pocket books when they get a chance. It is natural in view of its traditions that SATURDAY NIGHT should pay a good deal of attention to their picturesque activities.

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English Actor Invasion of America

Broadway, New York, is flooded with English actors, a flood that has been increasing steadily for the past few years, and every now and then the American actors become alarmed at the situation and pass a resolution that something ought to be done about it. In a recent article in the London "Daily Mail", the Rt. Rev. and Signor George Jean Nathan, Chief Rotarian of the American dramatic critics, takes his compatriots of the theatre to task for the unseemliness of their complaining. With reference to the report of a combine of American actors against what they fancifully termed the English actor invasion, he says: "If anything was needed to establish the popularity of English actors in America, that combine constituted itself an automatic proof. The circumstance that it was made up not of competent American actors with good jobs but of incompetent ones who would be out of jobs even in the face of an invasion of actors from Finland did not greatly weaken the proof. For the truth of the matter is that the English actor of any merit is as welcome on the American stage, both on the part of the theatrical producers and the audiences, as water to a camel on the ninth day."

The reasons for this, adds Herr Nathan, are not difficult to make out. In the first place, he is not, as the insignificant and quickly evaporated combine of jobless incompetents attempted vainly to point out, a business competitor of the American actor. One can no more imagine an English actor stealing an American actor's job in America in an American play like "Is Zat So?" than one can imagine an American actor stealing an English actor's job in England in an English play like "The Farmer's Wife". The English actors' success in America is due to the simple fact of his skill as an actor, we learn, but, continues M. Nathan, "I do not argue, obviously, that there are not American actors of skill who get the same effect as English actors.... the favor with which the English actor is received is due, however, not alone to his competence, but also to his greater availability for the ubiquitous and increasing roles in which the American actor, as he would be the first to admit, would be uncomfortable. There are many roles in English plays, and even in certain plays written by Americans, in which Americans would be out of place; they are roles plainly to be filled by Englishmen." The voice that occasionally lifts itself against the welcome of English actors, Sir Nathan has discovered, is only the voice of some obscure American actor of policemen's roles who, unable to find a paying place at home, has gone to England, tried to land the role of the duke in a Pinero revival, and become disgruntled over his failure to do so.

This may or may not entirely dispose of the arguments of the American actors. They have not, one gathers, protested against the English actor because he is less skilled, although secretly they may think he is; their protest, more sensibly, has been based largely on the ground that acting is their means of livelihood and the English actor is taking bread out of their mouths. It is a fairly substantial argument and one to excite a great deal of sympathy, as has been evidenced in a different case in England where the English musicians have been more or less successful in keeping out foreign, particularly American jazz orchestras. Nevertheless, the feeling is pretty general that of music, and one is not thinking of jazz, of theatrical art and of literature, the world is entitled to the very best, irrespective of whether the exponent be Hindu or Texan. A customs barrier against industrial commodities that well may be made at home has much to be said in its favor; but a customs barrier against the arts is another matter entirely, the reason being that like radium, its supply is so rare that it should be given right of way the world over. If as a result, certain people suffer economically, it is not a new suffering, it has been endured in lines other than the arts, and the consequent personal adjustments made, and may be regarded, philosophically, as just another evidence that this world isn't exactly as it should be.

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McDougald Banquet at Montreal

It was a very distinguished gathering that assembled in Windsor Hall, Montreal, last week, to do honor to Dr. Wilfrid Laurier McDougald, chairman of the Montreal Harbor Commission, who was lately appointed to the Canadian Senate. Lord Shaughnessy presided at the monster banquet which was attended by 800 of Dr. McDougald's friends and well-wishers, among whom were Dominion and Provincial Cabinet Ministers, Senators, M. P.'s, M. L. C.'s, M. L. A.'s, prelates of the Roman Catholic and Anglican churches, and representatives of almost every branch of business, and of almost every walk of social life, in Montreal. Lord Shaughnessy, who has a pretty wit of his own, made a capital chairman and, in a speech commendably brief, said very nicely a number of nice things about the guest of the evening—even the fact that he was born in Ontario was not counted unto him for uprighteousness.

The other speakers included Sir Henry Thornton, who is very much *persona grata* as an after-dinner speaker in Montreal as elsewhere, Hon. Ernest Lapointe, Hon. Herbert Marler and Hon. Walter Mitchell who proposed the toast "Our Guest", Mr. Mitchell quite "brought down the house" by his remarks on the subject of the development of the St. Lawrence waterway. His metaphors, it is true, were a trifle mixed. He called upon Dr. McDougald, at one moment to be the "watchdog of the country", in connection with the St. Lawrence development, at another to remember "that this great national waterway is the jugular vein of Canada"; and, at yet another, to "keep your hand on the throttle and let your watchword be, 'Stop, look, listen'."

Watchdogs do not usually, so far as one knows, keep their hands on throttles, or adopt watchwords. The part played by a "throttle" in connection with a "jugular vein", is, perhaps, a trifle obscure to the non-medical mind—but Senator McDougald is an M. D. so, no doubt, he knows as to that. Anyhow, Mr. Mitchell was in good "vein",—of the *jocular*, rather than the *jugular*, variety. And, if his metaphors were mixed, the sentiment underlying them was sound, and the gathering cheered it to the King's taste. Senator McDougald in his reply, outlined the progress of the port during the five strenuous years of his

experience of the work. He modestly gave a large share of the credit for the success of his work there to "the accident of opportunity"—to the fact that his period of service at the harbor synchronized with that period in the growth of the trade of the port which showed a greater expansion than any like period in its history.

* * *

Future of Montreal's Harbour

No doubt, it is true enough that Dr. McDougald has been happy in the moment of his opportunity of service at the harbor. But, still, he and his colleagues—for in Mr. Emilie Daoust and Dr. Milton Hersey he has had two coadjutors of unusual foresight and capacity—have done a great work. That his friends were well assured would be the case when he took on his job at the harbor. For, with his dynamic energy and unquenchable enthusiasm, he makes a success of anything to which he puts his hand. He certainly is a real hustler, and, during his term of office with the Harbor Commission, he has given service that money could not buy. It is rare, indeed, that a man of greath wealth, as is Senator McDougald, will give himself so disinterestedly, and without the slightest regard to the time and trouble involved, to public work. He has his reward in the high esteem of those who know him best, as was testified last week. On personal grounds, too, he is held in deserved regard. For, great as are his qualities of head, they are, at least, equalled by his qualities of heart.

His work at the harbor has been a labor of love, and it is to his credit that, from the first, he displayed a masterly grasp of the essential factors of the problem with which he had to deal. He and his colleagues have, without relaxing, ever since they were sworn in at the harbor in 1922, stressed the paramount importance of efficient and economical movement of the grain crop not only to the port but to every other Canadian interest. He has recognized and declared that it is vital that the facilities of this great terminal, the point of convergence of the entire railway system of the country, with lake, river and ocean navigation, should be projected upon the most generous scale as to capacity and the ability to function perfectly and cheaply during every day of the season. "Otherwise," he said, not long ago, "there will be constant danger of congestion with its disastrous corollary, which is the backing up of the stream even to the remotest loading platform on the prairies, with loss to all of the factors engaged in the movement; the river and lake fleets, the lake and interior elevators and the railways. The objective of each of them is to put at tidewater and afloat for foreign markets and maximum quantity of grain as fast as it is harvested and threshed, and delivered by the farmers. The operation is stupendous and will become increasingly so as production in the West is increased. It can be accomplished only by insuring that the harbor of Montreal is keyed up so that it can meet any demands which the inevitable growth and enterprise of the prairie provinces must make." These are words of sanity and sense. Montreal recognizes them as such, and knows that, day in and day out, the Harbor Commission, under his direction, has striven to practise what he preaches.

Identity of a Tower

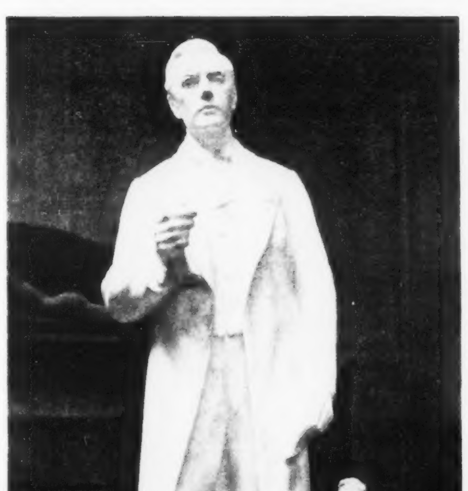
RECENTLY SATURDAY NIGHT published a picture on its Front Page, showing a beautiful vista on Parliament Hill, Ottawa. Unfortunately, it was stated that a tower which gave interest to the picture was the new Victory Tower. We have since received communications from not less than 150 persons stating that it was in reality the tower of the Western Block. On the whole the question seems to have excited as much interest as the Imperial Conference, and is running the activities of George Young in California a good second as a theme of discussion. Inasmuch as the weight of evidence seems to be overwhelmingly in favor of the Western Block, this journal, without prejudice to its legal rights acknowledges error, and tenders its sincere apologies to all parties who feel themselves injured.

A Question to Champlain

Asked at the Orillia Memorial

By Dorothy E. Stacey

O'ER what wide waters, stretching to what land
Gaze you thus brooding, venturer of old?
Sends France sharp memories from her ancient strand,
Sad thoughts of friends, once warm to you, now cold?
We have kept faith, though alien to you,
With the bright land you found, to you so dear,
The tall proud forests stretching to the blue,
Green meadows, streams that hasten cool and clear.
The plumed hat hangs from moveless hand, forgot,
Wrangle unheeded native, trapper, priest;
Your eye seeks other visions, wandering....
Brave gentleman of France! What have you sought
And found not here? Can you not tell at least
The meaning of that smile, sad pondering?



A STATUE OF JOSEPH CHAMBERLAIN
This work, by the famous British sculptor, John Tweed, is the House of Commons' memorial to the great Imperial statesman and will be placed in the lobby of the House.

ROYAL MARINES OFF FOR CHINA
The picture shows Lt.-Col Carpenter leading his men from Portsmouth Barracks for embarkation on the Transport "Minnesota". The departure was attended by popular ovations.

From Billy to Vince

By Lucius

(Being another unauthentic fragment found in a pigeonhole of the writer's imagination.)

DEAR VINCE,—

As you are about to take over your new and onerous duties of Envoy and Plenipotentiary Extraordinary at Washington may I be permitted, as one who knows you fairly intimately, to extend my hearty good wishes for the success which I feel confident awaits you in the capital of our great and friendly neighbor to the south. Personally it will afford me much relief to know that your hand will be on the Canadian tiller at Washington. That is the worst about these new Magna Chartas; they bring added responsibilities as my friend Premier Bruce of Australia would say.

May I be permitted also to venture the prediction that you will take the hearts of the American people by storm. They dearly love culture and erudition in fact next to a Queen or a Duke it is an obsession with them. What dear things they are! When I heard that Michael Arlen had written a book entitled, "Those Charming People", I said to myself: "Now here's something really worth while about the Americans", and I sent a messenger to a book shop with two dollars to buy a copy to read by the blazing log in my cottage at Kingsmere up in the Gatineau Hills. Imagine my surprise when I found that it was all about Englishmen and women in Mayfair. Next time I shall be more cautious and make discreet enquiries before venturing two dollars on a book.

Yes Vince you should get on famously with your Oxford manner nicely blended with the more dignified of our Canadian ways. They simply dote on such educated chaps as Gene Tunney who recites Milton's "Paradise Lost" while in the act of administering right swings to his opponent's jaw button. I do not know any man who can interlard his ordinary conversation with so many choice classical allusions in a charming way which is distinctly your own. Do you recall in discussing the Customs scandals with me last session when the committee was appointed you quoted those lines in Henry IV:

"They'll find linen enough on every hedge"

What a true prophet you were Vince. Just look at the hedges now!

I have been wondering how you will get along with Mr. Coolidge. They do say that a Long Island clam is a chatterbox compared with him. His general attitude towards things reminds one of the lines:

"Silence like a poultice comes
To heal the blows of sound."

However when he meets you, Vince, he may unbend and as John Milton puts it:

"Enjoy your dear wit and gay rhetoric
That hath so well been taught her dazzling fence".

You will note I have quoted rather freely from the old masters in this letter. I have been reading much poetry lately. It takes my mind away from such troublous things as Maritime Rights and Wrongs, Newton Wesley Rowell, Senate vacancies and Peter Heenan's passion for deep sea diving. There are two lines in "Timon of Athens" which I often think of and wonder if Shakespeare had someone like me in mind when he wrote:

"A most incomparable man, breathed as it were
To an untirable and continuate goodness".

Personally I shall miss you very much Vince. When you were led as a lamb to the slaughter in Durham in 1925 my sympathies went out to you freely. My soul was vexed within me. I too suffered in North York. You took defeat with a smiling face and true philosophy, but while I succeeded in finding a seat you did not. After Durham the rude Tories sang "Massey's in the cold, cold ground", but I have had much pleasure in digging you up and now you go to Washington. Time brings its revenges does it not?

There is quite a history to the creation of the post which you fill. Sir Robert Borden put an amount in the estimates for it in the days when Union government was in its prime (if the word "prime" can be used in that connection) but like a great many other schemes of Sir Robert it languished. No one was appointed although it was intended to have a real first class ambassador down there who would take the place of the British ambassador when the latter was away. One of the first duties of an ambassador for a foreign power at Washington is to provide an oasis in the arid Volstead desert, so you can see if the original plan had been followed, the occasional substitute for the British ambassador would have had his hands and glasses pretty full most of the time to say nothing about his guests.

May I suggest that you are not led away by the bountiful hospitality which I am sure awaits you. The Americans are princely entertainers but it is really hard on one to go through a continual round of luncheons and dinners. Look at what they made of me in England. I put on weight to such an extent that every now and then I have to go to Kingsmere and chop down a couple of trees before a modest breakfast of wheat cakes, sausages and fried eggs. Recently I thought the exercise of skiing would be of benefit. I put on a pair, dashed violently down a hill, broke through a fence, knocked over a cow and landed finally in the middle of the lake with one ski pointing due east and the other due west. I quite agreed with Kipling that never the twain shall meet. They refer to skiing as a winter sport; my experience of it is that it is a "fall" pastime. They say too that skiing brings out the human side of a man but I am quite sure it was not my human side I landed on. I have been compelled to preside at meetings of the Privy Council ever since on my feet, and do not be surprised if you see a notice in the press: "The cabinet sat for three hours this morning with the exception of the Prime Minister". Some of these fine days I am giving a skiing party for my ministers at Kingsmere. Fancy Mr. Motherwell on a pair! He would have something really funny to joke about. Can you see Jim Robb for instance, who is always worrying about making the budget balance and gives us awful lectures on the ever present need of economy, trying to preserve his own balance on skiis?

Well, Vince, I fear this is a rambling letter, but I thought you would like to hear all the gossip. The best of our good wishes go with you. Think of me sometimes trying to pilot the ship through the shoals and cross currents of the Commons. Don't forget what I said about those dinners and luncheons. Avoirdupois does not go well with the Oxford manner. Bye bye.

Your old friend,

BILLY.

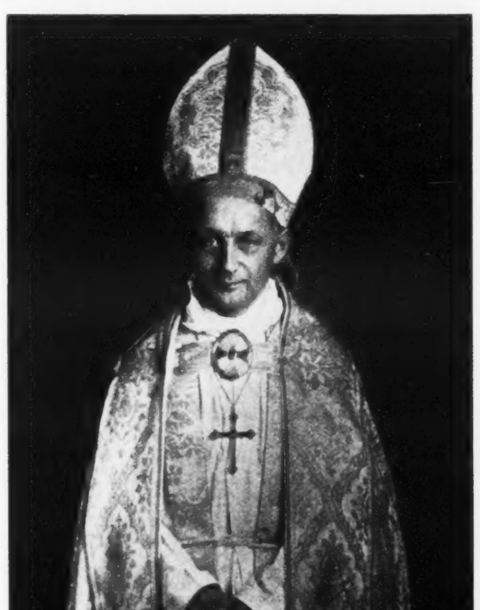
P. S. If they ever find out down there that your ancestors came from Massachusetts they will try and claim you for their own in the same way they are doing with George Young who came from Scotland.

P. P. S. When I landed on my back on those skiis I quoted those lines of Tennyson:

"I would that my tongue could utter
The thoughts that arise in me".

Rare Gem Knocked Down

"DEALERS all the world over have wished to possess it," "One of the most valuable diamonds ever found," and "One of the supreme diamonds of the world" are a few of the terms used in certain newspapers about the diamond known as the "Golden Dawn," which came under the hammer recently at Christie's, London. Columns have been written about it, and its value "has been placed" in the neighborhood of £30,000. Yet, in Christie's large gallery which was crowded with dealers and visitors, it failed to reach a higher bid than £4,950—the auctioneer, Mr. W. B. Anderson, announcing the buyer's name as the Aga Khan. Though this diamond, which weighs 61.5 carats, was catalogued as "the property of a gentleman" it was sold under the instruction of the Aga Khan.



A RECENT APPOINTMENT
The Rt. Rev. R. Rocksborough Smith, who lately became Bishop of Algoma.

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As to Certain Myths

Some Remarks Upon Painting Schools by a Canadian Artist of High Standing.

THE following letter originally written to the Ottawa "Journal" is one of the most illuminating contributions to Canadian Art discussion that has appeared in some time.

Sir:—The "Booklovers' Corner" in your edition of last Saturday is devoted to an able and level-headed review of Mr. F. B. Housser's "A Canadian Art Movement", a book written in enthusiastic praise of "The Group of Seven". One point not touched on by The "Booklovers' Corner" is the quality of the propaganda used by Mr. Housser. It did not originate with Mr. Housser, but he has repeated it with apparent conviction. I am not here referring to anything he has said about the painting of the group but to what might be called the auxiliary methods by which he seeks to bolster up his case. If this were the only instance of propaganda of this sort it might be just as well to let it pass unnoticed but we have heard so much of the same sort of thing from various sources interested in acclaiming "The Group of Seven" that perhaps it is time the claims put forward were checked up with the facts.

Two or three examples will suffice to show the sort of thing to which I refer.

The first might be called The Amateur Myth; the fable that the members of the group were amateurs "uncontaminated" by European influence.

The second is The Discovery Myth; the fable that they "discovered" that Canadian landscape was paintable.

The third The National School of Painting Myth; the claim that these men are the first and only Canadian painters, in fact that a national school of painting has arrived.

With regard to The Amateur Myth, Mr. Housser after various allusions to the subject says on page 32 "Enough has been indicated to show how genuinely an amateur movement this was." And now as to the facts. Five or six out of the seven members of the group studied art in Europe and the seventh in two art schools in Canada where without doubt he was under masters who had been trained in Europe. Also they were earning their living at the game. In any line of sport this would certainly rule them out of the amateur class.

As to The Discovery Myth. On the first page of the introduction Mr. Housser writes "Canadian art authorities did not believe that our rough landscape was art material. For years it had been said that pine trees were unpaintable. Our hinterlands were supposed to be too ugly as a medium of expression for a painter unless disguised to look like Europe or England. Canadian artists and the Canadian public preferred the tamer landscape of the old world." Throughout the book the idea that these men discovered Canadian landscape is labored. Mr. Housser does mention a few "early robins" but in such a manner as to practically rule them out of the count.

The suggestions that until the advent of "The Seven" pine trees were considered by the artists of Canada as unpaintable or that Canadian landscape did not offer material for the landscape painter seems too absurd to need refutation. The earliest drawings and paintings of Canada reveal forests of pine trees and practically all Canadian artists have painted them.

In the room in which I am writing hangs a painting in which a pine tree is the main decorative mass and it was painted up north of Toronto before "The Seven" had painted there or thought of launching their movement. So common was the painting of pine trees that I never suspected for a moment that I was doing anything unusual. Our own Brownell at that time had been painting for years in the Gatineau hills and up the old Parry Sound road in the same sort of country that the Seven are supposed to have discovered. Painting too with an individuality and freedom that made his picture a very personal statement of close contact with the beauty of Canadian landscape. A list of artists who had painted Canadian landscape might be given but is unnecessary. We can only infer that the Discovery Myth was born of ignorance of the facts.

And now the National School of Painting Myth. Anyone who has followed even remotely the various "movements" that have taken place abroad recognizes in the work of the group the influences they reflect. These men came back from Europe bringing with them ideas that were stirring among certain groups abroad and have used them in their painting. A few years ago I was going through our National Gallery with a well-known English painter and when we came to a room in which paintings by the group were hung, he said "you don't mean to say that you are troubled by this sort of thing over here, too." My point is not whether he was right or wrong in his opinion of the paintings but merely that instead of their appearing to him as something new and distinctively Canadian, he recognized them as the same sort of thing he had seen on the other side of the water.

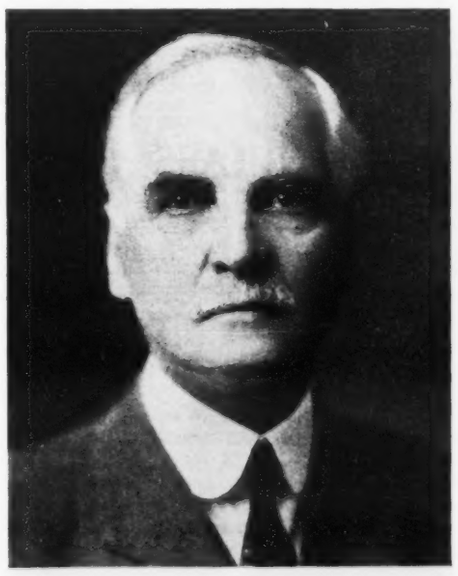
In Belgium in the thirties of the last century a desperate effort was made by a number of painters to produce artificially a National School of Painting. The historian records that "during 10 years their productions, which, though loud and ostentatious, were not absolutely without artistic value, were proclaimed national paintings and masterpieces, to the exclusion of all others." Alas! for the critics.

The truth is that national schools of painting are not made that way. National schools of painting are due to racial qualities that unconsciously affect the painter in his outlook on life. Rubens spent eight years in Italy studying the works of Italians and though when he began painting in Belgium his work was too personal to resemble closely the work of his Belgian predecessors, it was still Belgian; not because he was trying to be Belgian but because he couldn't help being Belgian. Enough has been said to show the trend of the advertisement of "The Group of Seven." It is so insistently put forward that if one did not feel it must be largely due to ignorance of the facts one would be tempted to think that a deliberate attempt was being made to "put something over." It is unfortunate that propaganda of this character should be circulated because it has a tendency to render "suspect", the work of men who, however mistaken we may think their aims are, no doubt conscientious in their effort. Their real qualities are apt to be obscured by such advocacy.

That they were not amateurs but had received a decent training is all in their favor. That The Discovery Myth is "bunk" is nothing against their work; and a mistake acclaiming them as the creators of a national school can only do them harm in the long run.

ERNEST FOSBERRY.

Rockcliffe Park, Jan. 31, 1927.



JUDGE T. D. CUMBERLAND, BRANDON, MANITOBA
Former head of the western Manitoba Judicial district, whose resignation became effective January 31, after thirty-four years active service as county court judge. The high esteem in which Judge Cumberland is held in Brandon and particularly among the legal fraternity, was expressed by the latter body in a tangible way, prior to his departure from Brandon for Victoria, B.C., to reside.

SIR EDWARD AND LADY KEMP AND MAJOR A. P. COLVILLE
Sir Edward and Lady Kemp, of Toronto, just before sailing in the S.S. France from New York for Europe. Major Colville, on the right of Lady Kemp, is a son-in-law of Sir Edward.

Health-Giving Glass

PLANS have been adopted at the Zoological Gardens in London for the erection of a completely new monkey-house, which will involve the installation of no fewer than 6,500 square feet of Vita glass. Moreover, its potentialities in regard to general housing, particularly in areas where the maximum of light is not available, have already come under the notice of research authorities, and the glass is being used in increasing quantities in hospitals, sanatoria, and children's welfare centres in the country. Dr. Ververs, the superintendent of the Zoo, forecasts that in fifty years every house in the country will have Vita glass in its window frames. Hardly a day passes that inquiry is not made of Dr. Ververs by medical research authorities, scientists and local authorities responsible for the maintenance of healthy surroundings in the populace. The New Health Society, with which Sir Arbuthnot Lane is closely associated, are the latest converts to the use of the glass, and the Government laboratories are also experimenting with it. There is not a big supply available yet. Recent trials have proved so successful, from a health point of view—this glass admits 100 per cent. of the pure, health-giving sun-rays, compared with 50 per cent. by ordinary glass—that important developments are probable in the next year or two in house construction and in hospitals and welfare centres. For about three years Vita glass has been the subject of experiment at the Zoo. Time may show whether it is the latest secret for prolonging life and increasing health in human communities.

The Passing Show

TO NAN

Love, I find thee fairer than
All those frail but lovely dames
Poets sing of, thou dost, Nan,
Quite out-distance all such dames!

Helen carried weight in Troy—
Troy weight, Dear, is very well.
But thy beauty holds sweet joy
Rare by far for scales to tell!

She in Sheba who was Queen
Trumped the beauties of the land—
Had thou, Nan, been on the scene,
They'd have dealt a brand-new hand!

Cleo's dusky beauty swayed
Them in Egypt and beyond—
Easy was her conquest made:
They had never seen a blonde!

Love, I find thee fairer than
All these frail but lovely dames
Poets sing of; why not, Nan?
I never met one of those dames!

* * *

OUR VERY OWN SPECIAL ROGUE'S GALLERY

You've met Mr. Briggs. You see how sure I am of it. For I have put a period to that statement, not a question mark. I might have put an exclamation mark to indicate an extraordinary occurrence, but I didn't. Because it isn't an extraordinary occurrence. You've met Mr. Briggs and you've met him often. I know.

Whenever Mr. Briggs enters a room, whether it is your room or the Duchess of Marlborough's, such is the sensitiveness of his artistic soul that he immediately utters a gasp of pain and horror and dashes immediately to the wall where he feverishly straightens a picture that hangs upon it.

"There," he exclaims, "that's much better! I simply cannot bear seeing a picture that does not hang straight!" And he gazes with ecstatic relief upon the aforementioned picture which had hung so straight it could have served as a model for the Euclidian straight line, and which, as the result of his manipulations, now hangs at least two inches on the bias.

Yes, that is a photograph of Mr. Briggs. I have given it a place of honor in the gallery. I hope you notice that it is hung upside down.

* * *

William Wrigley, Jr., has pointed out that George Young, winner of the Catalina swim, who is getting $1,000 a day for appearing in vaudeville is now earning more than the Canadian Prime Minister.

If a mysterious figure is seen practising daily by dawn's early light in the Ottawa river, that will probably be Mr. King.

* * *

The man who makes a hobby of collecting recipes for home-made liquor likely puts them in his hop chest.

* * *

The candid train-announcer was recently revealed, though it really may have been to mistaking ears: "New York! Chicago! And points wet!"

* * *

A Scotsman—yes, this is that kind of a story—was recently fondling a five-cent piece which had come into his possession when he noticed faint scratchings on the back of it. Hastily summoning the aid of a magnifying-glass, he was put in a great temper to find them read:

If You Can See This
You Are Too D—n
CLOSE!

* * *

A man gets on if he applies himself properly. A woman gets on if she applies the lipstick properly.

* * *

History was made the other day. The picture of a film actress appeared in the rotagravure section of a daily paper and she hadn't her legs crossed.

Hal Frank

Appearance

With the present day modes, only the finest hosiery is permissible in the wardrobe of the well dressed woman.

Monarch Silk Hosiery combines to a remarkable degree the desirable qualities of fine appearance and long service.

Sheer silken beauty—retained to the last wash.

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John Davidson, Manager. David B. Mulligan, Managing Director.

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"The man who puts the right bearing in—never has the expense of taking the wrong bearing out."

CANADIAN SKF COMPANY, Limited
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Montreal Winnipeg Vancouver
Ball and Roller Bearings for every purpose

Stunning Alibi

Liza was on the witness stand.

"Are you positive," inquired the prosecutor, "that you know where your husband was on the night this crime was committed?"

"Ef Ah didn't," replied the witness firmly, "den Ah busted a good rollin' pin ovah an innercent man's haid, dat's all!"—*American Legion Monthly.*

OCCASIONALLY Mr. Mackenzie King seems to be overcome by an almost Wilsonian passion for open covenants openly arrived at. Witness the way in which he betrayed the secrets of the Imperial Conference at that Liberal banquet in Toronto, where he was feted in acknowledgment of his distinguished services to Canada and the Empire in London. To the extent of ten or twelve columns in the party press, he shattered the secrecy of the Conference, revealing its inner works. With a frankness unapproached so far by the statesmen of other parts of the Empire, he told of the ceremony in Westminster Abbey preceding the opening of the Conference and of the assembling of the delegates at No. 10 Downing Street, and of how he was impressed thereby with the enduring character of the bonds of Empire. He took his hearers into his confidence as to the places where the committees and sub-committees of the Conference met and described in detail the seating arrangements. He spoke at length of the responsibilities discharged by the delegates in accepting invitations from Their Majesties, from archbishops and bishops, from Lord Mayors and High Commissioners, and of their receiving the freedom of cities, and of the exacting duty of making speeches on such occasions. The spectacles witnessed by the overseas visitors at the army and navy manoeuvres, and the air force demonstrations he pictured to his audience and the country. At considerable length he dealt with the action of the Conference in adopting a change in the King's title. In short, the Prime Minister, breaking boldly away from the old idea that the people should not be trusted with inside information on affairs of state, revealed all that was to be revealed about the Conference—all, that is, except the answers to certain questions raised by the conclusions of the Conference, questions as to the effect on the Act of Confederation of the declaration of equality of status and as to the responsibility of the Dominions in the matter of Empire defence under that declaration. Naturally there wasn't time for everything, and in deciding what he would leave out Mr. King perhaps felt that intricate constitutional problems would bore an audience of laymen, while a discussion as to defence might sound, in view of the situation in the Far East, unpleasantly like jingoism. Besides, partisan critics of Mr. King have been asserting that it was due to the country that he made known his views on these questions—a sufficient reason in itself why he should refrain from doing so.

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IT WOULD be doing an injustice to Mr. King to suggest that he ignored these two questions about which revolve almost all discussions regarding the results of the Imperial Conference. He did touch upon them. The first, the question as to the reconciliation of the Imperial Conference declaration of equality within the Empire with the jurisdiction of the British Parliament in respect of the British North America Act, he dealt with broadly. So broadly as to encircle it completely without confining it in any respect. From his mouth issued the assurance that "nothing was done at the Imperial Conference which takes away from any province or any person any right secured under the British North America Act" and the added assurance that he wouldn't think of such a thing in this year of the celebration of the Diamond Jubilee of Confederation. What more was it necessary to say? Why bother about Mr. Taschereau's uneasiness regarding the safeguarding of the rights of minorities as proclaimed by the constitution? The fact that Quebec had Mr. Lapointe in the Cabinet was sufficient guarantee that all would be well. The sole authority of the British Parliament to amend the constitution of Canada, despite this country's status of equality with Great Britain, was merely a "peculiarity of the Canadian situation." Mr. King declined to weary his audience by analyzing that peculiarity. Let the country and Quebec in particular take his word for it. Mr. Guthrie, the new opposition leader, was merely indulging in unbecoming partisan tactics in asking him for an explanation. Enjoying a mandate from the people, Mr. King is not obliged to give explanations.

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AS TO the second question pertaining to the declarations of the Imperial Conference, that having to do with the responsibility of Canada in the matter of Empire defence, Mr. King evidently tried to be cautious, stating that he could only discuss it in Parliament. Enthusiasm, however, seemed to get the better of discretion and he came perilously close to conveying the impression that the government was tinged with militarism. One gathers that as suggested on this page a few weeks ago, he is leaning toward the idea that Canada really should do something in the way of shouldering her share of the cost of the Empire's safety and existence. He goes the length of remarking that "no nation that cares either for its commerce or its people can afford to be indifferent to the many considerations of which they—(the possibilities of aviation and wireless communication)—compel us to take account." But the Prime Minister does not go as far as to challenge the settled convictions of Mr. Woodsworth and other pacifists in the parties that support him in Parliament. He doesn't declare for preparedness against the possibility of war. The indignation of Miss MacPhail can be imagined, had he done so. He subtly circumvents the pacifists by giving his defence policy a civil complexion. One gathers that he is "sold" on aviation as a means of defence in the event of war, and that he proposes to create an air force in Canada, but its establishment is not to be a provocation to international strife, for it will have civil duties to perform. If legislation in respect thereof is not introduced this session, it undoubtedly will be at the next. And there may be some provision for the development of a land force, Mr. King having discovered in England that the machinery that propels tanks might be employed in agricultural enterprise. Again Western pacifists are mollified.

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IT WILL be seen that at the Toronto gathering Mr. King did double duty to himself and his party. He not only shattered the unworthy criticism of partisan opponents that so offends his sensibilities, but he stole from the Conservative Party one of the principal planks in its platform, that of contribution to Empire defence. And he did it in such a way as to leave no unpleasant taste in the mouths of his nationalist and pacifist friends—at least, he left them no reasonable ground for expressing distaste. Verily, Mr. King is progressing in the realm of politics.

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SEARCHING the Prime Minister's speech for substance one encounters a suggestion that probably heralds a significant development in inter-Empire relationship. He makes it known that at the Conference the question was raised as to the advisability of the British Government appointing direct representatives to the Dominions, these representatives to be mediums of communication and consultation as are the high commissioners of the Dominions in London. Mr. King clearly favors the idea, and no doubt it will be seriously considered. Under the definition given by the Conference of the status of Governors-General, these are now the representatives of the King alone and are not agencies of communication between the Government in London and those in the Dominions. The only means of communication at present are the postal and cable services. Mr. King holds that the establishment of commissionerships would be a practical and constructive method of improving means of discussion and avoiding misunderstanding and friction. Carried to a conclusion, this plan would involve the establishment of such channels of communication not only between Westminster and the Dominion capitals but also between the Dominions themselves. The proposal does seem practical. Since we have a minister plenipotentiary at Washington, why not have similar representatives in the capitals of South Africa, Australia and New Zealand?

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IN THE matter of diplomatic communication progress is being made rapidly. The Government at Washington has responded to Canada's action in creating a legation in the American Capital by appointing a minister to Ottawa. The United States envoy is to be William Phillips, at present ambassador to Belgium. In this appointment the American Government pays a marked compliment to Canada, as Mr. Phillips is reputed to be one of the ablest of his country's diplomatic corps. Men in Ottawa who are acquainted with him tell me that his presence here should assist materially in promoting amicable relations not only between the United States and Canada but also between the United States and Great Britain. He received his training in diplomacy under the late Mr. Choate at the court of St. James and under other distinguished American ambassadors. Evidently Washington regards the Ottawa legation as important, since it assigns to it a man of Mr. Phillips' standing. In taking over the post he has to accept a lowering of his diplomatic rank from that of ambassador to that of minister.

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AS PARLIAMENT reassembles, there is an obvious disposition on all sides to have the session concluded with a minimum waste of time. There will, of course, be oratorical flurries about the situation in China and the Government's attitude thereto, about the question of status raised by the reports of the Imperial Conference, and about other matters upon which the pundits of the Commons delight to air their views. But as to actual legislation, if the Government is reasonable in its proposals it is likely to encounter little obstruction to its measures. The matter of the granting of privileges for the development of power on the Ottawa River promises to give the Ministry some embarrassment. Opposing interests—the Sifton and the Holt interests of Toronto and Montreal respectively—are campaigning vigorously for advantage and the lobbies probably will be crowded during the early days of the session. So far the Government is keeping secret its intentions in respect of the matter. The Maritime Provinces seem to be due for a lick and a promise from the Administration in the case of their claims for the implementation of the Duncan Commission's report. They will be given, probably, increases in financial subsidies and federal commissions for their ocean ports, and advised that the Government will not be in a position to do anything about freight rate reductions until the Railway Commission has completed its work of readjusting the freight rate structure of the whole Dominion. There will be, of course, the further palliative of legislation calculated to extend the market for Nova Scotia coal, but until the budget is brought down the Government will not disclose its intentions in respect of proposed bounties and tariff increases on coal and steel. It is to be imagined that the eastern provinces will get enough to satisfy them for the present, since it would be good politics for the Administration to humor them.

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REFERENCE to tariffs brings to mind the unique compliment paid to Rt. Hon. George P. Graham by his colleagues of the Advisory Tariff Board on the occasion of his retirement from the chairmanship of that body. It is the uncomfortable affliction of many men who have passed the meridian of life that their bones constitute for them a kind of personal weather bureau, warning them of impending changes in atmospherical conditions. Mr. Graham's associates of the Tariff Board evidently were persuaded that such a buoyant spirit as his could have no acquaintance with a vulgar ailment like rheumatism, for as a farewell gift they presented him with a barometer. Mr. Graham will now be able to know when he need take an umbrella with him to the Senate.

A Break With Tradition

IS THE name of Ringang about to be added to that illustrious company of pioneers who have let the light of modern progress into places obscured by centuries of darkness? Lhasa-born, Rugby-educated, of remarkable mental quality, P. D. Ringang, still in his twenties, has returned to his native Tibet and installed arc-lights in the age-old Royal palace. In the Forbidden City he has erected a modern electricity power plant, which he obtained from a famous English firm and conveyed piecemeal over the Himalayas into the land of mystery. He proposes utilizing the gigantic waterfalls of the mountains for developing electric power, and by electricity to lead his country to a worthy place in the march of progress. He conceived his great purpose while a schoolboy at Rugby School and is devoting his life to it. He is described as much taller than the average Asiatic, slight of build, and carrying in his features little of his Turko-Mongol origin. He would in fact pass for an Englishman but for his rather sallow complexion and faint suggestion of the Orient in his eyes. He is immensely proud of his country, and talks eloquently about its possibilities. He seems to regard its great need as his great opportunity, and accepts his position among the ruling classes as a responsibility he is bound to honor. The fact that he differs from practically the whole of his countrymen in his ardent desire to break with the dark traditions which have kept Tibet the most backward of civilized countries, is probably to be accounted for by his education in Europe.

When Play Was a Sin

KINGSWOOD School is not conducted now-a-days quite in accordance with the rules laid down by John Wesley when he founded it in 1748. The great preacher never took holidays himself, and therefore did not believe in them for others—not even for boys—and in framing the school regulations allowed no time for recreation, saying that "he who plays when he is a child will play when he is a man." School work went on without a break throughout the year, and parents were warned that no pupil would be received unless they agreed "not to take him from school—no, not for a single day—until they take him for good and all."

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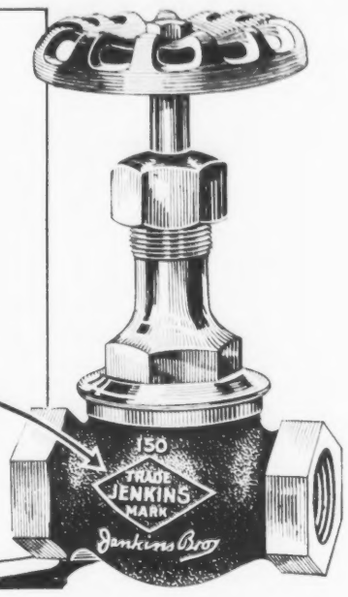

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COPPER & BRASS
RESEARCH ASSOCIATION
67 Yonge Street, Toronto 2

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The Argonaut

Impressions of an Air Trip in the Northern Ontario Wilderness

By Allan Swinton

WE HAVE started for the bush in different countries by various methods of travel, but never by so dubious as this, and as we drop our pack in the snow beside a rickety old biplane, we experience a distinct sinking at the vitals.

Her wings are patched clumsily, at that. Here and there make-shift devices take the place of split pins and lock nuts; she is lopsided on her carriage and somehow, squatting on the snow like an inebriated mosquito she contrives a ludicrously litelike air, seeming to leer at us with a sort of malignant humor. We knew her breed from war days. In her prime she was but a low-powered 'plane designed to carry pilot and observer on short reconnaisances. She was obsolete for war work by '17, but if we mistake not trained many a hundred pilots after that, to be sold as junk in her decrepitude.

Enquiries unearth the grisly truth that her twin sister, recently crashed from five hundred feet. Why? No one knows. There is a strange, blank-faced reticence as to the subject on the part of all concerned. She just crashed, that was all. But we later discovered that her passenger weighed around two hundred and forty, and had more than that weight in dunnage. This in a machine that, when new, was built to lift only a hundred and eighty pound observer; that is ten years old, battered, bepatched and loggy, and whose engine we will wager our reputation cannot deliver sixty horse power.

But we are informed that the outcome of the crash was most auspicious. No one killed. Pilot and passenger had only seven fractures between them, including three legs, a jaw and a skull, when they were picked up unconscious. They had wonderful luck. If they hadn't happened to fall right on the dog-trail, and some Indians hadn't happened along at that very moment, they'd have burned to death, as the petrol tank had burst and some matches in the passenger's pocket had been ignited by the violence of the impact. And if they hadn't burned they'd have frozen to death—it was thirty below. As it was they were chucked on a toboggan and rushed to town. The passenger regained consciousness only three days later. Altogether the affair ended most happily.

We frantically compute the weight of ourself plus our baggage. Quite a bit less than that of the lucky recipient of his share of the seven fractures, but for all that a hundred or so more than the 'plane should have carried when new. Our entrails turn to water, and the only reason we don't mumble our regrets and go and buy a team of huskies and a toboggan is that it needs more pluck to do that and face the witicisms of our loving friends than it does to climb in and take a long pull at the flask of fine old "Jamaica" that—glory be—is in our pocket.

The pilot is a cheerful youth with a mop of yellow hair. We like him, and have more than a suspicion that if he didn't need the money he would not be daily risking his neck in the venerable flying hay-rack to which we now entrust our regal carcass. When we remark that we have flown quite a bit as an artillery observer, he looks distinctly sheepish.

Oh, well. Perhaps we'll get only three fractures between us; or, maybe, say, five—with no necks.

But we *do* wonder who may be the macabre humorist presiding over this rampant suicide club. After all, we're only thirty odd. Heaven may be quite a place, but we still manage to get plenty kick from life...

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IN THE cockpit our baggage takes so much space that we can only insinuate our person in the most uncomfortable manner, our knees in our ears. Moreover, no flying suit is provided for use in this open 'plane in zero weather.

But we stow ourself as best we may, and the wheezy old engine is started. All is far from well with her, and there is much business of changing spark-plugs before she answers with her full roar. Then the long crescendo rush across the frozen lake, bumping along on skii. She takes twice as long to get off as she should, and then only sneaks up to clear the tree-tops and climb sluggishly in a wide circle.

For half an hour all is well, though my guess of our height is less than two thousand, precious little in which to choose ground for a likely forced landing in a machine with such inconsiderable gliding power.

There seems considerably more ice than land—straggling black gouts on a dazzle of white, like spilt ink on a tablecloth.

The air is very bumpy. Every time we cross a shore-line it feels as though an invisible giant hand was striking the 'plane from beneath. There is an increasingly violent gale. Between the two the pilot has hard work to hold her. Every so often the wind seizes her savagely, shreiking in the stays and sweeping her far off her course. We are unable to shelter our shoulders in the cockpit, and the wind goes through our mackinaw as if it were muslin. It is bitterly cold, for all the sunshine.

The flying gets bumpier and bumpier. We look at our watch. An hour. The usual time for the trip is an hour and forty minutes. Happy thought. The Jamaica! Take a pull. Feel warmer. Settle down to watch over side.

The country unrolls beneath us, vast, bleak and indescribably empty. Another hour slips by. Colder and colder and colder. Teeth chattering and whole body shivering violently. The bumps get worse and worse. In nine month's steady war flying we never had 'em as bad.

At last a sharp one hits her under the tail and she dives directly five hundred feet before she can be caught. A good machine could be snatched at once out of such a dive, but our ancient hack must be eased up tenderly lest she disintegrate beneath us.

The pilot is a good boy. He does his best with her, but the tree-tops leap uncannily toward us. Unpleasant—extremely. More Jamaica. Better. Wonder idlely just how the seven fractures were divided. . . . If four and three, who got the odd one? Nice point! Feel beastly. More Jamaica. Look at watch. Nearly two hours. Must be a'most there. Peer over side. No sign of anything.

Now we receive a violent prod in the ribs, and turn to see the pilot gesticulating violently. Haven't the slightest idea what he wants, but he seems to require it pretty badly by the way he signs and mouths. Look carefully round the 'ms but can discover nothing amiss. Now he stops the engine and as the poor old hack sags earthward tries to yell above the shrieking stays.

Quite unintelligible, but we think we catch the word "pack." As the engine restarts we conjecture that perhaps our baggage is interfering with him in some way, so rummage around among our feet, axe, pack and snow-shoes, but find nothing wrong.

He continues to rave, becoming more and more excited. Begin to feel rattled. The whole universe seems dominated by the figure seven. Maybe one of us will get 'em all! Always was unlucky. There are matches in our pocket, too. Does it take long to burn to death? Etc., etc., etc.

Now he passes us a note. Why the devil didn't he do that at first? Read: "Take off top of petrol tank and put in hose." So that's it. Where is the . . . cap, anyway? Careful search fails to discover it.

Why wasn't I told of this business at starting?

The pilot resumes his prodding.

No cap in sight, and the safety belt prevents search further afield. Something must be done, however, our ribs are getting sore from repeated kicking — so we unbuckle the belt and stand up.

**
*

WE ARE dressed for the trail, not for flying, and the icy gale strikes through our mackinaw to our bare pelt till we feel as might a man who stands naked in the middle of Lake Superior to watch the old year out.

But, sure enough, there is the internal cap, fifteen inches or so in front of the cockpit rim.

Try to loosen it, but our mitts are too clumsy. Pulling them off, our hands become numb at once. It's stiff, and we wrestle blasphemously at it for quite a while till at length, just as we lose all feeling in our hands, it loosens. Now where is the fool hose? Another search discovers a seedy bit of rubber dangling from the top 'plane behind us. We grab it, stand up again and shove it in. That's that.

But again the pilot's boot catches us in the kidneys. We are fast becoming peevish, but turn, and after more pantomime discover that he wants the tap from the emergency petrol tank turned in. Can't reach it himself. At last he is appeased, and we crouch in the cockpit, cold far beyond a joke, so cold as to feel numb and drowsy. Hands quite gone. Can neither button our mackinaw which the wind has torn open, nor readjust safety belt.

Suppose she tries another playful nose dive while we're loose? *Three legs, a skull and a . . .* Oh, curse flying anyway, in such a mantrap.

Go for flask precipately, manage to fumble it from pocket and swallow entire contents in five gulps. Goes like so much water. Positively no effect, so we abandon ourself to misery, cram into the corner of the cockpit and count fractures and wonder if our face is frozen, till at length, taking a weary peek over the side, discover with hair-raising sensations we are skimming the tree-tops.

Is this premeditated, or are we making a forced landing? No sign of tents. But, sure's death, we're going down. Over the ice now, though, thank goodness! Remember lack of safety belt and try and brace ourself to prevent caving in our face on the rim of the cockpit if he hits hard. Notice that our axe handle is so arranged athwartships as to neatly crack both our shins if he does. Misery . . . misery . . .

Bump . . . Bump . . . Bump . . . Bump . . . Bump . . . Allah be praised, she's taxying! ! ! ! !

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Kreisler in Beautiful Programme

Fritz Kreisler is one of the few eminent concert artists who survives supremely in the present debacle of the concert business due to the indolence of those music lovers who do not mind taking their music between eruptions of "static." The audience which greeted him at Massey Hall was a very large one and had the privilege of hearing him in perhaps the most beautiful programme that he has ever given in this country, assisted by that very gifted pianist, Carl Lamson. It was classical in a larger degree than usual, but also rich in the delightful modern transcriptions which give an element of joyousness to a Kreisler evening.

The most important number was the Sonata in B flat major of Mozart, a work at once enchantingly melodious and infused with pensive emotion. The initial Largo-Allegro is gracious and suave, but gives a sense of mystery and profundity, and the Andante has that quality of unsentimentalized tenderness which is Mozart's essential characteristic. The concluding Allegretto has that refined poetic quality by which he transformed the rococo forms of his time into something new and rare. The grave personal dignity of Kreisler which is nevertheless never lacking in warmth or suggestive of the purely academic makes him an ideal Mozart interpreter. The lyric glory of his tone, at once subtle and radiant, was enthralling, and the magic graces of his technique were never more in evidence.

The Mozart number was followed by an Adagio and Fugue in G minor by Bach, for violin alone, which the violinist rendered with superbly virile intonation and nobility of utterance; but I am still of the opinion that all compositions for "violin alone" would be better with an adequate pianoforte accompaniment, especially in association with so fine a pianist as Mr. Lamson. I have no doubt that there are those who would argue that this is pure Philistinism or even "sacrilege" on my part; but if anyone takes so austere a view then for him it must also be "sacrilege" that Harold Samuel plays Bach on the grand piano, an instrument which did not exist in that composer's day; or for Leopold Stokowski to make transcriptions of his works for the modern orchestra. The value of the pianoforte in giving emotional breadth of eighteenth century music was immediately demonstrated in the rendering of Corelli's "La Folia" (Theme and Variations). This was a glorious achievement on the part of both artists, the sparkling beauty of Kreisler's intonation and the ineffable finesse of his phrasing in ornamental passages were matched by the breadth and nobility of Mr. Lamson's accompaniment.

When Kreisler turned to lighter things he began with another eighteenth century number, Tartini's familiar Variations on one of the best known of British airs, the "Sailors' Hornpipe," played with a rhythmical elan and scintillant charm in ornament that roused the joyous instincts of every listener. There followed an eloquently sensuous interpretation of Tschaikowsky's "Andante Cantabile" with no remote suggestion of undue sentimentalism. The profoundly lovely lyrical qualities of Kreisler were further demonstrated in Debussy's "En Bateau." The violinist also played several of his more recent transcriptions. That of Cyril Scott's familiar "Lotusland" was especially appealing in its languorous Oriental quality, and in fact has never been quite so appealing in other forms. In this number Mr. Lamson again won equal honors. An exquisitely dainty offering was a serenade, "Frasquita," the melody by Lehar, composer of "The Merry Widow." A transcription of a "Danse Espagnole" by Manuel de Falla, the most gifted of contemporary Spanish composers, was brilliant and delicate and imbued with unique rhythmical enchantment. Naturally Kreisler did not get off with these numbers alone, but was heard in several extras, all equally delightful.

Al. Jolson in New Type of Vehicle

It is about three years since Al Jolson was last in Canada and in the interval he has suffered attacks of throat trouble, but evidently his troubles in that respect are over, for his fine voice has never been more mellow than now, and its range seems to have been extended. Perhaps as a result of illness he has learned how to use it more leniently and only occasionally lapses into the strenuous methods which were once characteristic of him. Altogether he seems if anything more fit, magnetic and rollicking in his command over an audience than ever. A more wholesouled entertainer than he shows himself in the musical comedy "Big Boy" could not be imagined. It is a new type of show for a comedian so long identified with the spectacular Winter Garden revues, and gives him an opportunity to really act, as well as to sing and chaff his audience.

The book of "Big Boy" is by Harold Atteridge and is a melodramatic racing comedy of the type of "Old Kentucky" and other pieces of a similar order, set to music. "Big Boy" is a horse, the favorite for the Kentucky Derby, and pride of an old Southern family; and there is the usual gang of crooks anxious to get the race thrown. Any regular playgoer will guess the rest, how the negro jockey, Gus, played by Jolson, is for a time cast out and separated from the horse he loves, but in the end thwarts the villains and rides Big Boy to victory. When he wants to be Jolson is a first rate negro impersonator, and could play the role "straight." But this would hardly satisfy his multitude of admirers, so between whiles he comes out on the run-way, sings many songs and utters gags which only he could get away with. His command over the risibilities of his audience is such that even when he mentioned that he had been in Kingston the other day his hearers burst into peals of laughter, though the only joke he had to offer was that there was a good Chinese restaurant near the theatre there (more peals of laughter). And so it goes. Though Jolson thinks up many a good joke, it is hardly necessary for him to do so, for when he smiles the audience laughs anyway.

The atmosphere of the play is pleasing, and the music sprightly. The large and efficient dancing chorus of girls are clad throughout in charming frocks and silken hosiery. Evidently the producers shrank from the device of introducing girls bare to the hips into a Southern drawing room and the Louisville race-tracks. Perhaps the most attractive episode is a "cut-back" to the South of 1870, a plantation scene that is a skit on old-fashioned melodramas like Bartley Campbell's "The White Slave." In this the veteran William Bonelli provides a most amusing satire on the booted and spurred villain of the Legree type. In this episode also Jolson appears with a chorus of negro singers and banjoists and sings negro spirituals legitimately and well.

Among his other delightful offerings is a burlesque on grand opera, capitally rendered, in a manner which suggests the fine range of his baritone voice. Among his many other musical offerings are two very infectious songs by Irving Berlin and George Gershwin who understand the refinements of "jazz."

A feature of the production is the introduction of the tread-mill racing mechanism invented by Neil Burgess thirty years ago for his play, "The County Fair," which afterwards made a fortune for "Ben Hur," when introduced in the chariot race. But one has never seen this mechanism handled with so much illusion as in "Big Boy." There is also a familiar stunt when the entire group of principals stand as apparent spectators of the race and describe its incidents with growing excitement. This was splendidly done with a rare effect of reality.

Jolson is practically the whole show with everyone his feeder, but the company is excellent in several instances. Colin Campbell, an able character actor, gives a good impersonation of the crooked English jockey and Viola Gillette is very charming in a dowager role. Frankie James sings one song with a great deal of vim and there is an excellent team of dancers, Dorothy Rudac and George Andre.

OTIS SKINNER
Appearing in a revival of "The Honour of the Family" at the Royal Alexandra Theatre next week.

Kreutzer and Hart House Quartet

A most delectable matinee concert was given at Hart House Theatre on February 5th when the renowned German pianist, Leonid Kreutzer, made his first appearance in Canada with the Hart House String Quartet. Kreutzer, who heads the piano faculty in the Berlin Hochschule, has won a renowned name for himself in Europe, but his fame is only this season becoming known to America. He is a plump little man of the scholastic type, but there is nothing chill or academic about his playing. His tone is broad and flexible, and though emphatic in climaxes is unforced. In his touch he has a beautiful gliding facility capable at times of gracious tenderness and rippling charm. The quality of his pedalling is apparent in the beauty of his nuancing, and in his phrasing always conveys a sense of high intellectual distinction.

Mr. Kreutzer is an essentially virile artist, and only a pianist of that calibre could effectively attempt the Brahms Quintet in F minor, opus 34, which he rendered with the Hart House Quartet. So far as my personal tastes go, no more satisfying composer than Brahms ever lived, and in this chamber number we have him at his very best. It is full of the glowing melody, ingenious and refined harmonic devices and dramatic emotion. The Scherzo is amazing in fire and rhythmical abandon characterizes much of the work taken as a whole. Though at the time he composed this work Brahms was still best known as a pianist, there is no attempt on his part to make the strings merely accompanying instruments. The work is symphonic not merely in its breadth of utterance but in the manner in which he has made the piano an essential part of the ensemble just as in his concertos for piano and orchestra.

The Quintet was given a truly magnificent interpretation by Mr. Kreutzer and the Hart House players; and the unity of effect was the more remarkable in view of the limited opportunities for natural rehearsal. The power of the pianist and his finesse in phrase and response was matched by magnificent response of the strings. Geza Kresz and Boris Hambourg were notably brilliant in the more strenuous passages. The latter part of the work is a series of tours de force and the strength, distinction and authority of the rendering showed how completely the Hart House Quartet has "arrived"; how well worthy it is to rank among the most famous chamber music organizations of the day.

Mr. Kreutzer was heard in solo in Schumann's "Carnaval," of which he gave a most appealing and distinguished interpretation. The color and variety he displayed in the many episodes, and his rhythmical subtlety, at all times gave fresh interest to a work which some of us have heard on countless occasions. The contrast between the delicate tenderness he showed in the "Chopin" episode and the massive nobility of his rendering of the "Davidsbundler" March revealed his range of emotional utterance.

As a concluding number the Quartet gave a fine interpretation of Schubert's work in D minor, of which the theme of the well known song, "Death and the Maiden" forms the basis of the Andante. Torontonians will wait long for a concert of rarer musical distinction than this event.

* * *

Mr. Samuel's Later Concerts

"The first week of February was notable locally in the quality of its music, with appearances of such notable artists as Fritz Kreisler, Leonid Kreutzer and Harold Samuel. It is regrettable that the Bach series of the latter at Hart House Theatre was not more largely attended, although the audiences made up in musical knowledge and enthusiasm what they lacked in numbers. Probably many were frightened at the idea of three programmes exclusively devoted to Bach, and got the impression that Mr. Samuel was primarily a dry as dust musical scholar. He is that truly, but he is also one of the most brilliant and delightful piano virtuosi of the day, who could not fail

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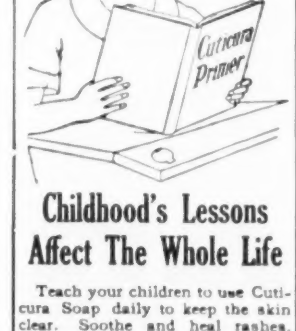

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Presiding over the Conference which resolved on Union was Etienne Pascal Taché, a veteran of the War of 1812, who expressed the loyalty of his fellow-countrymen when he said, "The last gun to be fired for British supremacy in America would be fired by a French-Canadian."

John A. Macdonald was a commanding figure in the conference, with his insight into practical ways, his knowledge of British precedents. He was also with George Brown, of the Toronto Globe, a "Father" who had fought with pen and voice for Confederation. T. Annandale Gray, master of finance, Thomas D'Arcy McGee, poet, orator, author, William McDougall, distinguished son of a soldier, John Mowat, a Scotsman, who afterwards became Premier of Ontario, Charles Tupper, master debater, Adam Archibald, Samuel Leonard Tilley, a native of the Maritime Provinces, Adams G. Archibald, great jurisprudence.

These are the men who knew the necessity of a great continental railway that would bind East and West, and their vision became a reality in the subsequent achievement of the Canadian Pacific Railway.

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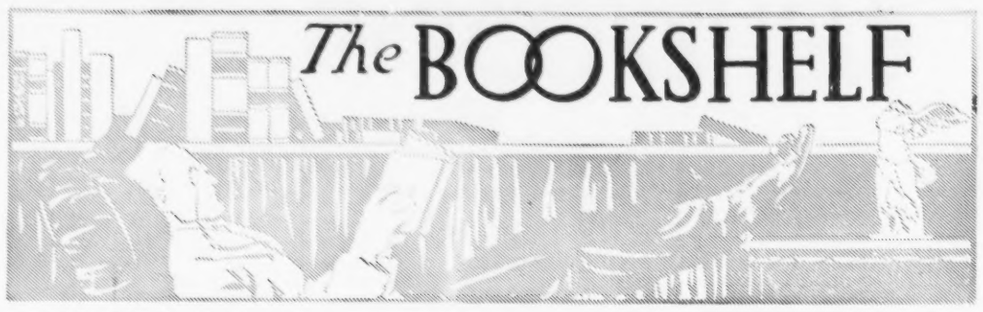


A CITY SET ON A HILL

"The Perambulator in Edinburgh", by James Bone; Nelson, Toronto; 7½ x 10½ inches; 179 pages; illustrated with 16 full page drawings by E. S. Lumsden; $5.

THAT proud city, Scotland's capital, overlooking the sea and surrounding country from its pinnacle of rock, must have been designed originally as a fortress; and from it many armies have sallied forth to war. But her sons have won wider, more peaceful conquests in colonizing. Speaking, as this, the author remarks:

A visitor—I speak on inquiry of a Glasgow compatriot—asked a fellow-traveller, a Scots lawyer, distinguished, whom he was addressing, to point out the most interesting sight in Edinburgh. The question was unfortunate, for the lawyer was known to be the greatest living authority on the ramifications of Scottish business and politics, and Edinburgh was identified as the first city in Scotland, if not the Great Britain, for commercial success. Lawyer was known to every one as possessing the greatest collection of [illegible] Britain (p. 184).

It is anecdotes like that, intimate and deeply humorous, that serve to build up in the mind of the reader the full flavor and inner life of the place which uninterpreted most puzzle the beholder with its combination of old and new, diverse religious, and social strata and more varied than other cities—process but decidedly more mixed. In the early chapters, where the author is [illegible] and the [illegible] points of interest is briefly set out, one sees that he is not a far away as he would like from the tourists, or at least despite the rare bit of writing. We are shown the High Street with the Castle at one end and Holyrood House at the other, the [illegible] designed by the great Adam, and [illegible] how long the municipal council has engaged in town-planning. [illegible] *lands* becomes familiar to [illegible]. In Edinburgh it means [illegible] under a single roof and entered from the street by a single door, the ancestor of the modern apartment house.

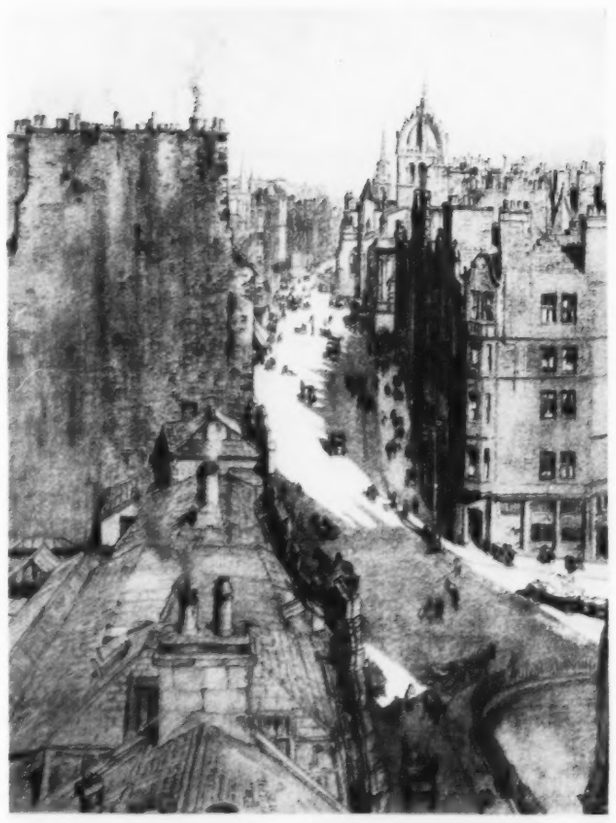
Because these *lands*, with their walls of solid granite four to six feet thick, were built to a height of seven and nine stories, the tallest even reaching fifteen, and no elevators (the city is unusually compact and impressive [illegible] and architecture soon lent [illegible] an account of the inhabitants [illegible] to explain the circumscribed [illegible] of the old town. Mr. Bone states that Deacon Brodie, carpenter by day and thief by night, lived [illegible] shop, to his two mistresses, [illegible] unknown to each other. He kept with their children in separate flats and to the places he burgled; that the whole itinerary of his exploits did not exceed one-quarter of a mile, and the marvel is that he could keep up this double life for more properly multiple life for years undetected.

[illegible] poverty of the working [illegible] in the [illegible] rooms of what were once grand residences, and [illegible] mural decoration [illegible] fireplace [illegible] days is a strange and [illegible] record. The entrenched [illegible] Scottish bar, parading [illegible] chambers with a monopoly of the country's law practice, [illegible] a strange contrast. And yet again the picture is brightened by the [illegible] the Newhaven fisher-folk, [illegible] women carry 240 pounds of fish from the [illegible] to the sea on the [illegible] and affect to the top of those pitch-dark stairs in the ancient *lands* to find their customers. They are a hearty and witty race, noted for the multiplicity of their petticoats, wearing seven to nine to keep the wet from the fish in the great creels on their backs from soaking to the skin. Their readiness in repartee is illustrated here by the anecdote of an inquisitive woman of the upper class asking a fishwife on the road exactly how many petticoats she wore. The reply was: "If you let me count yours, I'll let you count mine", which raised a noisy laugh as it was in the days of the hobble-skirt.

MAXWELL BODENHEIM
Author of "Crazy Man", "Blackguard", "Replenishing Jessica" and "Ninth Avenue", reviewed today.

The author is anxious that steps be taken to prevent the further wrecking of some of the fine old interiors, and is alarmed lest even some of the famous structures are demolished altogether.

The book is informative, in exceptional degree, entertaining, and very attractively made with its buckram covers and a. One of my close friends is an Edinburgh man; and as he is never done talking of his city, and how, as a boy, he once slid down Princes Street in a barrow, there must be many other braw Scots in Canada that will take the volume to their hearts as if it had been specially written for them; and we, of humbler origins, may admire it less emotionally, but no less sincerely. Some, indeed, are likely familiar with it in its earlier edition, since it came out in 1911 as "Edinburgh Revisited". The success of "The London Perambulator" induced Mr. Bone to revise his earlier effort, to enlarge its scope, and to obtain for its embellishment the Lumsden drawings, which add to its attractiveness in its latest form.



THE ROYAL MILE
One of the many fine pictures in "The Perambulator in Edinburgh", reviewed today. Just outside the picture at the lower right stands John Knox's church, and his house is about halfway down the street on the left hand side. Any one who has been in Edinburgh will recognize this as the most familiar vista in the City.

VOLTAIRE'S FORMATIVE YEARS

"The Young Voltaire" by Cleveland B. Chase; Longmans, Green, Toronto; 253 pages; illustrated; $3.

ENGLAND has not figured largely in the many accounts of Voltaire's life, and the English, until recently, have never liked him. Every one is familiar with the picture of the brilliant pamphleteer in his exquisite amusing one faction, and enraging another, with his satire, and skipping about like a nimble sylph as he upset the older order in Europe, and the English have often been reminded by their writers of Voltaire's pointed criticism of England in his old age. Mr. Chase has done valuable work in pointing out that when Voltaire went to England in 1726, at the age of 33, Frenchmen regarded England as a barbarous country that could contribute nothing of interest; when he left it three years later, he was so filled with admiration for English civil liberty and religious toleration that he drew his countrymen's attention to the merits of the English social and political order in his famous "Lettres Philosophiques", and ultimately France became so silly in her imitation of English manners, and even clothes, that in his maturity Voltaire was forced to check a movement he himself had started.

Earlier students have altogether overlooked the significance of this period of English residence. Voltaire lived with Quakers and learned to understand and admire them. Mr. Chase shows him growing up with the desire to write, but forced for a time into his father's profession of law. Soon he became a popular playwright and poet, and the petted idol of the salons of Paris. He was content: he had money, social position, fame and his chosen career. All had things gone smoothly, we might never have heard of him. But he chanced to be insulted by a lout called Rohan, who happened to be a Frenchman, and in seeking justice for being beaten by the nobleman's lackeys he was exiled from France. That changed all his ideas: he had formerly attacked the church and the government in his writing, but politely, because it was fashionable to employ sly digs of that kind—he didn't mean anything by it. The Rohan affair showed him the evils of a privileged class in a way he was not likely to forget. In England he found justice for the common man; and his life's mission was begun.

Voltaire left England determined to break down the indifferent contentment of his fellow-countrymen, and his weapon was this conception of cosmopolitanism (p. 207).

Before his exile Voltaire had been largely concerned with the trifles of life; when he returned from England he was deeply interested in some of the most vital problems of existence. In England for the first time his unparalleled gift of popular appeal was evoked in that tremendous struggle between "common-sense" and the powers of privilege and tradition. The significance of this fact can scarcely be exaggerated, for it was a forerunner of a new social order. The doctrine of the responsibility of the individual for his fellow followed logically from this common-sense view of society.

When Voltaire arrived in England he was a dilettante superficial poet; when he left he was a "philosopher"; when he arrived in England he had the mobile inconstancy of immaturity; when he left he possessed the sureness and self-confidence of the mature man; when he arrived there his personal fortune was at low ebb; when he left he was financially independent; when he left France, social position still seemed to him one of the essential things in life; when he returned home he had risen above matters of social distinction, in the tragedies which he wrote before his exile he had used questions of politics and religion to give interest to his dramas, in those composed after his return from England he used the dramatic form to lend interest to his political opinions; in short, when he left France, Voltaire's character and the future course of his life were unformed; when he returned from England those rare particles which went to make up his unique character had crystallized into their final form. Never in after life did he do anything which, at least in part, was not influenced by this period of his life (pp. 232-3).

His wonderful literary style had its birth in England; and the three works he composed there all indicate the path of his future development. The "Lettres Philosophiques", under guise of an appreciation of the English system, was an attack on the French system. His "Essay on Epick Poetry" (first written in English, and published in an English magazine) was his first attempt to take an impartially international view of anything, while his sprightly "Histoire de Charles XII" (of Sweden) carried the principle of impartiality further.

Voltaire is generally admitted to have rediscovered the comparative

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Where the Bookshelf is Read

Two letters received in one mail last week, which are representative of many others we are getting constantly from all parts of Canada.

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The Bookshelf, Saturday Night,
Toronto.

Dear Sir,

Will you procure for me a Mother Goose book? I have in mind one you advertised and wrote up a year ago at Christmas time. I want the very best, well illustrated, in color, if possible. I am not enclosing the money as I do not know the price, but will you mail it to me C.O.D., and put first class postage on it? We have no parcel post during the winter months. Thanks for your trouble.

Yours sincerely,

Windsor, Nova Scotia, Feb. 1, 1927

Toronto Sat. Night:

Find enclosed 60c for which please send "The Book of a Naturalist" by W. H. Hudson, spoken of in "The Reader's Guide" of January 29th. Thanking you for several kindnesses,

HOME for the Holidays

AT first, it looked like a hopeless task to save enough money to visit the old land. But as time went on the few dollars deposited systematically in the Government Savings Office grew and grew — and soon there was enough.

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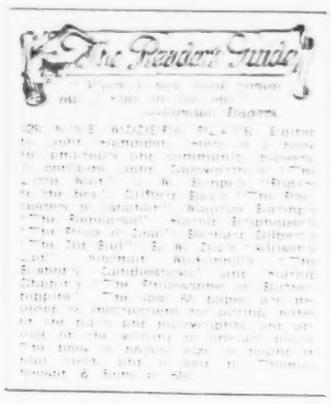
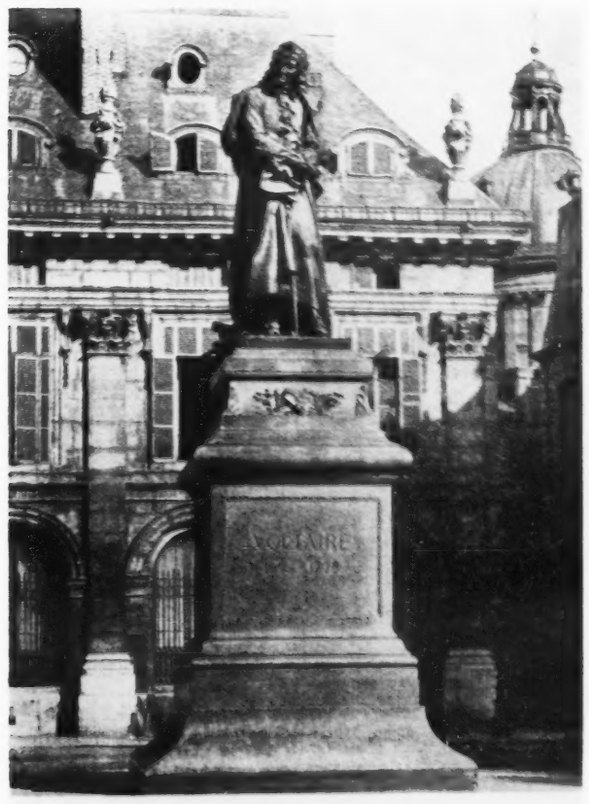
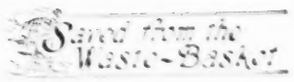




STATUE OF VOLTAIRE

In his interesting biography, "The Young Voltaire" reviewed today, Cleveland B. Chase says that history is largely the record of the iconoclasts, the men who change things. In his long life Voltaire did more than any other man to change the mental attitude of Frenchmen, and Europeans generally. He was the arch-foe of intolerance.



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MISS VIOLET BEN-OLIEL
A member of the Trinity College Dramatic Society which is presenting a bill of three one-act plays at Hart House on Feb. 11th and 12th. Miss Ben-Oliel will appear in Booth Tarkington's "The Travellers".

MUSIC & DRAMA

Bertram Forsyth's Farewell

Mr. Bertram Forsyth, who has figured prominently in the development of the Little Theatre in Toronto, is severing his theatrical associations with this city to take up similar work in New York. Mr. Forsyth has already in the past months engaged in the presentations of several plays on Broadway and his recital last Friday evening at the New Theatre of the Margaret Eaton School was in the nature of an official farewell.

It was about five years ago that Mr. Massey brought Mr. Forsyth to Canada from England to be director of the Hart House Theatre. For four years he held this post, and established himself by the authority and distinction of his productions. The succeeding year he was director of the New Theatre of the Margaret Eaton School, and those who saw his conception of "The Cherry Orchard" recall it as rarely artistic. Mr. Forsyth had planned to open a studio for dramatic art in Toronto, which [illegible] called him.

His recital last week of readings from various poets was particularly delightful. Mr. Forsyth is refreshing in such a performance, because he does not dramatize himself at the cost of an enthusiast. He reads quietly but effectively, his reading unobtrusive but nevertheless [illegible], and the refinement and clarity of his utterance makes it a distinct pleasure to listen to him. His choice of readings was happy in the balance and contrast achieved. Kipling and Masefield, as well as Austin Dobson, were among the more serious poets presented, and to [illegible] the lighter vein he gave [illegible] "[illegible]" and various selections from the [illegible] McIntyre, the [illegible] poet of Ingersoll, whose [illegible] to take his poetry seriously [illegible] to the gaiety of several [illegible]. Other poets represented were Edgar Allan Poe, Wilson Macdonald, Duncan Campbell Scott and Samuel [illegible] "[illegible] Muskoka."

* * *

Pearl Steinhoff-Whitehead

An interesting recital of song was given by Mrs. Pearl Steinhoff-Whitehead at Hart House Theatre last Saturday night. The program was an attractive one, consisting of a Schubert, a Brahms and [illegible] group as well as individual selections by Pergolesi, Gluck and [illegible]. Mrs. Steinhoff-Whitehead has a mezzo-soprano of [illegible] quality whose [illegible] [illegible] Norah Drewett (Mme. Geza de Kresz) was in exceptional form at the accompanying piano.

Hal Frank

"THE Honor of the Family" was the second production under the Charles Frohman management for Otis Skinner. The play had a curious history and was under advisement for several seasons. It had made a sensation at the Odeon in Paris where Firmin Gemier had [illegible] through a long run. Charles Frohman had bought the rights of the play for America and commissioned Paul M. Potter to make the translation, an almost literal one, which was subsequently subjected to much overhauling by Frohman, William Gillette and Clyde Fitch. Lastly, Otis Skinner had a go at the manuscript.

Fortunately all these cooks did not succeed in spoiling the broth of this vital and admirable play, a French Katherine and Petruchio in a [illegible] and melodramatic setting.

Mr. Skinner's appearance in this, his greatest success, is now announced by the management of the Royal Alexandra Theatre for an engagement of one week beginning Monday, February 14th.

THE official visit to Canada of the gentlemen of His Majesty's free chapel of St. George in Windsor Castle, and thirteen boy choristers of Westminster Abbey, accompanied by the Very Rev. the Dean of Windsor, chaplain to the King; Rev. Edmund H. Fellowes, director of the choir of St. George's Chapel; and Sydney H. Nicholson, organist of Westminster Abbey, and Master of the Choristers, is made with the special approval of His Majesty the King. The visit of the choir, which is now touring Canada from Fredericton to Vancouver and return, is more than a mark of inter-Empire courtesy. It is a gesture that should do much to help the further realization of possessions common to Canada and Great Britain.

The Dean of Windsor, Dr. A. V. Baillie, who will give lectures during the tour on Windsor Castle, the Chapel of St. George and Westminster Abbey, is one of the most outstanding figures in the ecclesiastical life of England. He is the godson of Queen Victoria and a nephew of Lord Elgin, former Governor-General of Canada. In addition to being chaplain to the King, he is also Registrar of the Order of the Garter.

Canadians are given an unique opportunity to hear the best of English church and Old English part music, where the standard of excellence is reached in choral singing that is probably unexcelled in any part of the world.

* * *

MR. [illegible] SHEA has chosen Ida May Chadwick as the premier attraction at Shea's Hippodrome next week. Miss Chadwick, in addition to being the [illegible] champion tap dancer, is one of the funniest women in the world. Miss Chadwick is now presenting a [illegible] revue in which she is assisted by a sextette of [illegible] girl dancers.

Lydia Barry will be heard in a repertoire of songs.

Wally Sharples invites you to "Smile Awhile" with him and his company. The book and special music for "Smile Awhile" were written by Bert Kalmar and Harry Ruby.

Warren and O'Brien will offer a little travesty called "What Price Review." "What Price Review" is just a comedy with songs kept in motion by these two excellent comedians, Warren and O'Brien.

The Dodge Twins will offer "Their Own Ideas in Songs and Steps." The Dodge sisters are young, charming and clever.

Stan Kavanagh & Co., the Australian juggling humorist, Hippodrome News Weekly and an Aesop Fable completes the program.

* * *

THE famous contralto, Madame Elizabeth Campbell, who has been singing at London, Ontario, this week, and also appears with the Eaton Choral Society in Coleridge-Taylor's "Tale of Old Japan" at Massey Hall on Thursday, will be the artist at the regular recital of the Toronto Women's Musical Club at Conservatory Music Hall on Thursday, February 17th, at 3 p.m. Canada has produced few singers so finished as Madame Campbell's voice.

* * *

SUBSCRIPTION lists for the Mendelssohn Choir concerts which closed last week show no falling off in the interest taken in this annual musical festival. It is gratifying to learn that the Saturday evening concert is entirely subscribed for, and that subscriptions for the orchestral matinee on Saturday afternoon are larger than for any matinee concert in recent years. The reason for this is apparent when it is noted that the programme for that afternoon will consist of an ultra modern work of Stravinsky's "Le Chant du Rossignol," and Beethoven's stupendous orchestral work, the Ninth Symphony, in which the Chorus will assist.

The Friday evening concert will be in commemoration of the Beethoven Centenary and will consist of the Leonore Symphony No. 3, and Beethoven's greatest choral work, the Mass in D. The soloists engaged for these two concerts are Miss Olive Marshall, who sang the work with great distinction in the Metropolitan Opera House last December; Miss Vera Curtis, who sang the Ninth under Mr. Reiner last March; Mr. Tudor Davies, one of England's greatest concert tenors, this year making his first visit to America, and Mr. Fraser Gange, who created such a favorable impression at last season's concerts, and is in the first rank among concert baritones to-day. Miss Claire Dux, who had been engaged for the soprano part, has been compelled, through ill-health, to cancel her engagement.

For the evening concert on Thursday Dr. Fricker and Mr. Reiner have prepared an exceptionally interesting orchestral programme, conspicuous among the novelties being madrigals and motets from English composers of the 16th Century. The orchestral numbers will be "The Bartered Bride Overture," Smetana; a new number by a Czech composer, Weiner, "Carnival Humoresque"; and the Brahms Symphony No. 2.

The ticket sale for subscribers opens next Tuesday, and for the general public on Monday, February 21st, at Massey Hall box office.

* * *

ON MONDAY evening, February 7th, Mr. Richard Tattersall played the first of a series of recitals given under the auspices of the Toronto Centre Canadian College of Organists in St. Paul's Anglican Church, Bloor St. E. Mrs. Harry Hodgetts sang "The Wilderness" by Granville Bantock and "Ave Maria" by Cherubini.

* * *

THE Arthur Blight Studios gave a recital on Wednesday, February 9, 1927, in the Toronto Conservatory of Music Concert Hall, by the following pupils: May Barber, A.T.C.M., L.T.C.M., soprano; Mary Smith, contralto; Arthur Bailey, tenor; and Edgar Smith, bass. The assisting artist was Wilma Stevenson, Gold Medallist, pupil of Mr. Ernest Seitz.

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425 CHAMBER OF COMMERCE BLDG.
WEST PALM BEACH, FLORIDA

Name .... Address ....

"100% PURE" Paint Covers More Surface and Covers it Better

Because of its absolute guaranteed purity, Martin-Senour "100% Pure" Paint is the most economical that can be obtained. It covers more surface and covers it better, because it is free from adulterations and substitutes.

Buying "cheap" paint is mistaken economy. You may save on the first coat of material but later you pay for this supposed saving. A gallon of "cheap" paint covers only about half as much surface as can be covered with a gallon of "100% Pure" Paint. Then again, never forget that the labor cost for applying "cheap" paint is just as great as for applying "100% Pure" Paint, while "100% Pure" Paint will look better and last years longer. Buying "cheap" paint, therefore, is in reality the greatest extravagance.

You need never seek further than a Martin-Senour dealer for the materials for any and every painting or varnishing job. There's a Martin-Senour product specially prepared for every surface and for every purpose — and the dealer is equipped to give you complete information, color cards and practical suggestions. Call on him for good service.

You'll find our free booklets, "Home Painting Made Easy" and "Good Varnish," interesting and useful. A postcard brings them.

MARTIN-SENOUR 100% PAINT & VARNISHES

MARTIN-SENOUR
100% PURE Paint & Varnishes

42

A message of interest to Executives of Manufacturing Plants Power Houses, Office Buildings and other Institutions.

The Martin-Senour Company specializes in the manufacture of Paint Products for factory and institutional use. Among the more important products in this complete line may be mentioned:—

Concre-Tone Floor Dressing
The ideal paint for cement floors. Prevents dusting, thus protecting plant equipment from injury. There is also a special Concre-Tone product for interior and exterior walls of cement or brick.

Iron Duke Paint
A product of exceptional merit for all metal work. Gives real protection to structural steel, iron bridges, gas and water tanks, metal roofs, smoke stacks, galvanized iron, etc.

Marble-ite Floor Finish
The durable and good looking finish for hardwood floors. Admirably suited for the office floor where a tough, heel proof finish is so essential.

Triple-ite Factory White
A thoroughly tested product that has been used with great success on interior walls and ceilings of many of the largest factories in Canada. Increases efficiency by providing better light. This product should interest those who believe in providing proper factory working conditions.

Neu-Tone
For the interior walls and ceilings of offices and public buildings there is nothing to equal this sanitary flat oil paint that dries with a soft velvety finish that makes for very pleasant surroundings.

Special Hospital and Laboratory Enamel
Ideal for the purposes its name suggests. Will withstand moisture and steam. A splendid finish for large institutional kitchens.

Proxoid Spraying Lacquer
An easy-to-apply, quick-drying lacquer for the finishing of various manufactured products.

Machinery Enamel
A rust preventing finish for machinery.

Special Pipe Enamels
In white and colors for hot and cold water and steam pipes. Fine for sprinkler systems. Largely used for identifying pipe lines throughout buildings.

Special Insulating Compound
For electrical use.

The Martin-Senour Company is anxious to correspond with executives of institutions and industrial plants where expert advice, in connection with paint and varnish, is desired. This specialized service is furnished without charge and is frequently the means of saving costly errors.

WINTER RESORTS

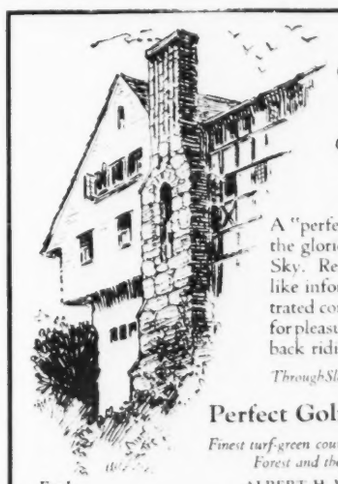
Marlborough-Blenheim

"The House with the Home Atmosphere"
Both American and European Plans
Central Location with two blocks of Ocean Front
ATLANTIC CITY
is attractive in WINTER and SPRING because
it affords its visitors at all times
HEALTH, REST and RECREATION
Golf, Horseback Riding, Roller Chairs, Piers, Theatres,
Movies and countless other amusements
Ownership Management Josiah White & Sons Co.

The FIRST NATIONAL TRUST & SAVINGS BANK
of PASADENA, CALIFORNIA

Combined Capital, Surplus and Profits
$1,750,000
Total Resources, (not including Trusts)
$17,000,000

J. S. MACDONNELL, *President*



The Manor
Albemarle Park
Asheville, N.C.

A "perfectly charming" English Inn in the glorious, out-of-door Land of the Sky. Real Southern hospitality, home-like informality, perfect service, concentrated comfort. An "all the year" resort for pleasure and sport exclusively. Horse-back riding. Finest of motor roads.

Through Sleeping Car Service Daily from New York

Perfect Golf in a Perfect Climate

Finest turf-green courses—The New Asheville, the Biltmore Forest and the Happy Valley Country Clubs

ALBERT H. MALONE, Lessee and Manager

Early Reservations Suggested

In America . . An English Inn!

A FOREIGN LAND—
but two days from New York

BERMUDA—here are the charms of the Old World amidst the comforts of the new.

Only 48 hours from New York. Average winter temperature 60° to 70°.

Two sailings weekly on the modern transatlantic liners, under contract with the Bermuda Government—

S.S. Fort Victoria
S.S. Fort St. George

Golf—
Boating—
Tennis—
Bathing—
Cycling—
etc.

Hotels

The Bermudiana in Hamilton, the St. George Hotel in St. Georges—the last word in modern comfort.

For booklets and reservations write

FURNESS BERMUDA LINE
34 Whitehall Street, New York City, or any local tourist agent

ELIZABETH CAMPBELL

The famous Canadian contralto who is making several appearances in her native city, Toronto, this month, and will sing at a concert in New York prior to her return to Paris.

Progress

SOUND business principles and a policy of gradual expansion have marked the steady growth of this Bank for over fifty years.

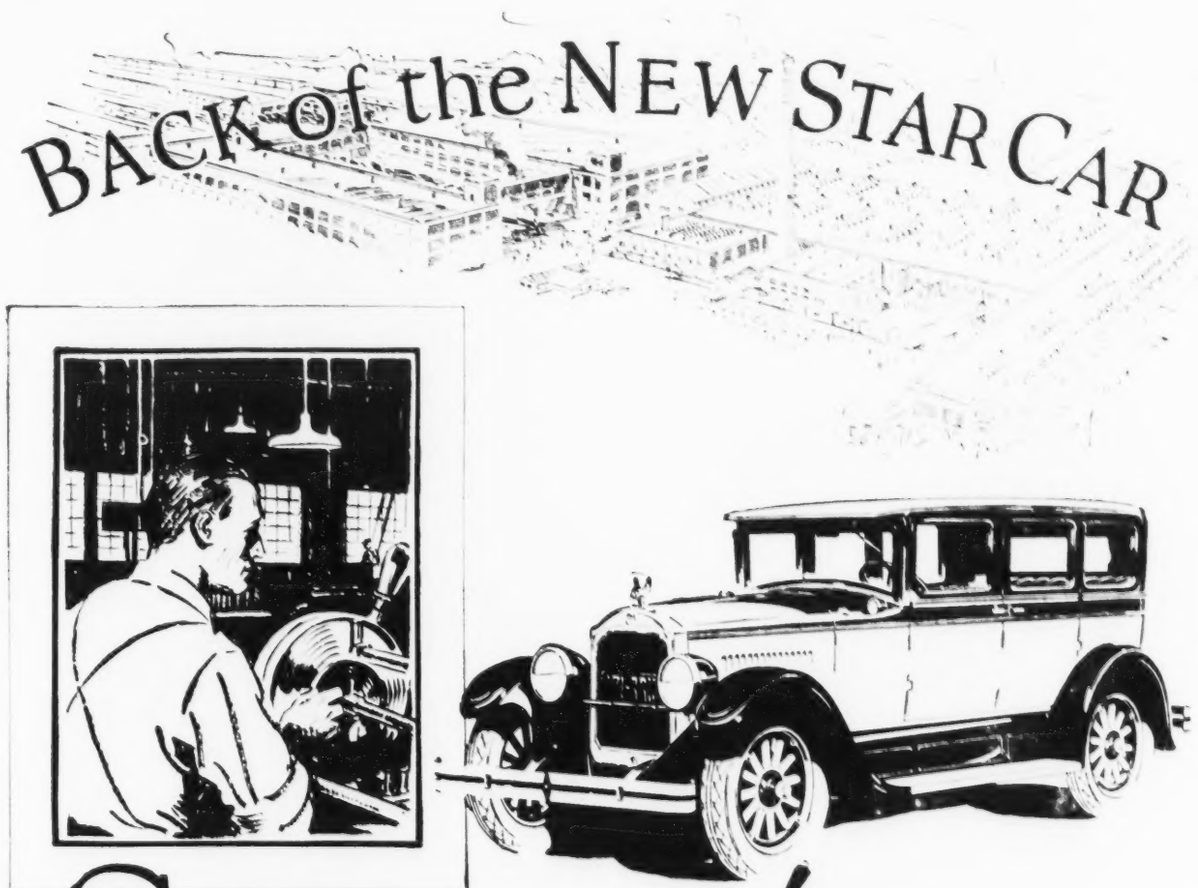
Today, one of the largest and strongest banks in the world, it serves every phase of business and private life at home, and is taking a leading part in the expansion of trade in foreign markets.

The Royal Bank of Canada

AUSTRALIA NEW ZEALAND
Via Honolulu and Suva

Fox Head Inn
(Formerly The Clifton Inn)
NIAGARA FALLS, CANADA
Built on part of old English inn. Beautiful small rooms, spacious Lounge Rooms, Open Terraces all with view of Falls. Fifty rooms, mostly with tiled baths all with running water. Meals table d'hote or a la carte. European plan.
Chalets minutes walk (open)
HOWARD A. FOX, Proprietor

BACK of the NEW STAR CAR



SKILL!

THE *Skill* to apply the *Knowledge* gained through an intensive study of Canadian motoring requirements is another guarantee of satisfaction that stands back of every New Star Car.

Inspection of the factory, occupying some 15 acres of ground and nearly half a million square feet of floor space, will reveal abundant evidence of "special qualification" in every department.

This *Skill* proves its existence in the gratification which all Star Car owners enjoy and it is demonstrated in the behaviour of the car under the most trying conditions.

The faithfulness of the Red Seal Continental motor, the thoroughness of the full force feed lubrication, the quietness of the Morse Silent Chain Drive—and the stamina of the New Star Car as a unit is attributed to the skill employed in its construction.

This further establishes the New Star Car as the "Aristocrat" of the low-price field.

S·T·R·E·N·G·T·H

DURANT MOTORS OF CANADA LIMITED
TORONTO · CANADA

RARE SPECIMEN FOR ROYAL ONTARIO MUSEUM OF GEOLOGY
The Shoe-Bill or Boat-Bill (Balaeniceps Rex) a rare variety of bird related to storks and flamingos. It lives in the marshes of the Upper Nile and very few museums in America possess specimens. It is the gift of N. S. Osler, K.C., who last year visited Egypt.

A Spate of Publications

ALTHOUGH we may hesitate to apply the well-worn phrase "fell still-born from the Press" to such an august publication as a British Government Blue Book, who, we wonder, reads the thousands of publications issued every year by the great Government departments? They form a mass of information from which it has long been difficult even for the expert official in Whitehall to take full advantage. Until recently each department had its own record of publications, but no readily available knowledge as to what had been done by the others. It even happened occasionally that much time and, incidentally, taxpayers' money was wasted by one staff in compiling information [illegible] that had already [illegible] [illegible] In [illegible] [illegible] the whole range of Government publications [illegible] "Official Statistics" has been issued [illegible] [illegible] H. M. Stationery Office. The guide might be called a "Who's Who in Whitehall" [illegible] [illegible] [illegible] [illegible] [illegible] official publications [illegible] information [illegible] Apart from such general subjects as Health, Education, [illegible] Navy, Finance, etc. [illegible]

A Postmark Comedy

A [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] William Mitchell [illegible] [illegible] [illegible] [illegible] printed matter [illegible] customers [illegible] the stamp the advice [illegible] They also [illegible] that an envelope containing [illegible] the legal property of the [illegible] [illegible] the stamp once it has been purchased at the post office and placed upon the letter. The Post Office, they [illegible] are responsible for it only during the time it is passed to them for transit and delivery. Another critic has written to the Postmaster General on the same lines; he claims ownership in the envelopes he sends through the post, and declares that he will take proceedings against any firm whose advertisement is stamped on them! The protests, indeed, increase daily, and one firm announce their intention, if the scheme is adopted, to use a black envelope with a white space just large enough for the address. The legal position, however, seems to be that the Postmaster General has made clear his powers by persuading Parliament to pass in the Economy Bill a clause which specially authorizes [illegible] accept advertisements from traders and stamp them on letters. This was perhaps the only clause in the [illegible] which nobody objected—a curious instance showing how completely the House may fail to detect what lurks behind a seemingly harmless clause and to realize all its applications. Meanwhile, a pretty problem is presented by the case of letters stamped by our own Post Office with, it may be, a whiskey advertisement, which arrive in the United States. The American authorities have not yet settled whether such letters would be delivered, and if not, presumably the British Government would be responsible to the letter writers.

Mr. Wells in the Flames

SAYING that the book was "poisonous and not fit to read," the Baptist pastor of a Kentucky town has publicly burned a copy of Mr. Wells' "Outline of History," adding to the bonfire [illegible] "[illegible] the Last Man," a pack of playing cards, and a copy of the [illegible] Sunday paper, which he says is distracting men's minds from celestial matters on the Sabbath. Mr. Wells and the author of "[illegible] Last Man" will doubtless be the gainers by this fiery advertisement, just as William Tindale once profited by the [illegible] practice of burning [illegible] works.

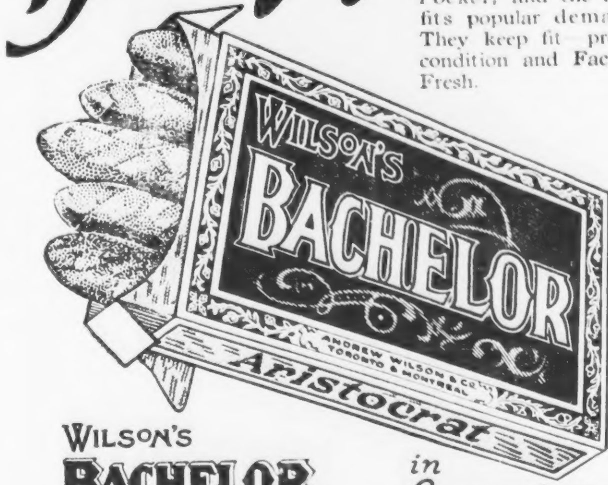
While he was [illegible] [illegible] [illegible] [illegible] Tunstall [illegible] [illegible] New Testament [illegible] [illegible] [illegible] [illegible] [illegible] merchant, several copies of the Testament, which the unsuspecting bishop publicly consigned to the flames. The proceeds of this little transaction were used by Tindale to buy eleven blocks of illustrations for his translation of the Book of Exodus.

The Silent Pianos

SOMETIMES, the late Belgian King, Leopold, had flashes of impish good nature. At the Brussels International Exhibition in 1897, a French piano manufacturer was very anxious that the King should visit his kiosk, and a member of the Royal suite did his best. But, whenever the King came near it, he always hurried on. "Music," he would exclaim, "I have had too much of that from the Queen." At last, however, in desperation, the courtier blocked his path deliberately, and said: "Sir, this is a very interesting exhibit which you ought to see. And this" (beckoning the Frenchman) "is Monsieur X., the representative of the firm." Leopold merely grunted and said, "What is there specially interesting about these pianos?" Whereupon M. X. had an inspiration. "These, sir," he replied, "are really very extraordinary pianos. No one plays on them. Here they are exhibited in dumb show. People come and look at them. That is all. They never offend the most confirmed admirer of silence." Then the King's face lit up with real pleasure and gratitude. "What!" he cried, "nobody plays on them? What admirable pianos! I must certainly come and see them. They are the best pianos I have ever seen, and you may tell everybody I said so."

They fit!

Bachelor Cigars in the Pocket Pack fit the *Pocket*, and the taste fits popular demand. They keep fit—proper condition and Factory Fresh.



WILSON'S
BACHELOR
CIGAR

in fives or tens

116

"TIRED, LISTLESS, RUN DOWN—I realized that my system was slowly but surely being poisoned by auto-intoxication. I tried remedy after remedy—no relief. Until at last on a friend's advice I tried Fleischmann's Yeast. I took my three cakes daily and the results were surprising. Yeast built me up until now I feel entirely well."
Gladys L. Hall, Jacksonville, Fla.

(*At left*) "OUR FOOTBALL and basketball men have more 'go' and dash than before," writes Coach Allen, "since we have kept them on a Yeast diet. One of our star Varsity players was pretty much run down recently, but Fleischmann's Yeast pulled him right out of his lethargy. We use Yeast consistently for all our men."
Forrest C. Allen, Athletic Director, University of Kansas

(*Above*) "I HAVE JUST COMPLETED a trip around the world and had it not been for the supply of Fleischmann's Yeast in the ship's ice box I should undoubtedly have had a miserable time. For years I have suffered from indigestion. But since taking Yeast I have had no trouble whatsoever."
Helen Knight, Pleasantville, N. Y.

Health you stop to look at

Once victims of stubborn ills, they found the easy, simple way to vigorous health

"*AUTO-INTOXICATION—my whole system was being poisoned*"—"*For years I suffered from indigestion*"—"*For two years I had never been free from boils and pimples*" . . .

Tired out, discouraged—and then—how easy the way they found to banish their ills, to feel themselves again!

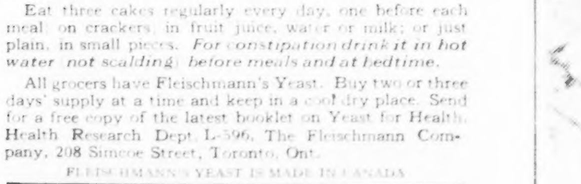
Fleischmann's Yeast is not a medicine—it is a fresh corrective food. The millions of tiny active yeast plants in each cake invigorate the whole system, aid digestion, clear the skin of boils and pimples.

Taken regularly, Fleischmann's Yeast brings complete release from constipation. Unlike dangerous cathartics, yeast actually strengthens weak intestinal muscles. It checks intestinal putrefaction and prevents the absorption of poisons by the body.

Eat three cakes regularly every day, one before each meal: on crackers, in fruit juice, water or milk; or just plain, in small pieces. *For constipation drink it in hot water (not scalding) before meals and at bedtime.*

All grocers have Fleischmann's Yeast. Buy two or three days' supply at a time and keep in a cool dry place. Send for a free copy of the latest booklet on Yeast for Health. Health Research Dept. L-596, The Fleischmann Company, 208 Simcoe Street, Toronto, Ont.

FLEISCHMANN'S YEAST IS MADE IN CANADA



THIS FAMOUS FOOD tones up the entire system—aids digestion—clears the skin—banishes constipation.

"WHILE IN THE NAVY a severe boil caused my whole neck to swell. I was miserable—for two years I had never been free from boils and pimples. I went to the Navy doctor and he said if I would take fresh Yeast and keep on taking it he was sure I would have no more trouble. I started eating Fleischmann's Yeast right away. My pimples dried up, and I have never had a boil since."
Eugene Blackmer, Jr., Denver, Colo.

CAPTAIN UGO V. D'ANNUNZIO
President, Isotta Fraschini Automobiles

"SOME THREE YEARS AGO I assumed obligations of such a character as to put me under a very serious and continued strain, that kind of work which makes it impossible to live according to sense. My entire organism went out of balance and I was dangerously close to a breakdown. A business friend advised Fleischmann's Yeast. Inside of a month, the signs of distressing exhaustion began to disappear and rapidly normalcy of functions was reëstablished. Since then, I have continued to use Fleischmann's Yeast."
Ugo V. d'Annunzio, New York City

SATURDAY NIGHT
FINANCIAL SECTION

TORONTO, CANADA, FEBRUARY 12, 1927

Canadian Newsprint Industry Solidly Based on Waxing Demand

Now More Than Double Pre-war Dimensions and Constantly Expanding—Increasing Population, Growing Importance of Advertising, Increasing Newspaper Circulations and Fast-Diminishing World Reserves Give Enhanced Value to Forests of Canada

DURING the twelve months ended November 30, 1926, Canadian newsprint accounted for more than 8½ per cent. of the total value of all Canadian exports. Of the total exports of all Canadian commodities to the United States for the twelve months ended November 30th, 1926, valued at $470,149,366, more than 22% represented newsprint.

It was not always thus. Canada's exports of newsprint to the United States in 1925 were 200% greater than in 1913, and for the twelve months ended November 30th, 1926, there was an additional increase of more than 200,000 tons. There was an increase of more than one million dollars in the trade with Australia; Argentine took $871,134 more in 1926 than in 1924. Exports to Cuba increased nearly 350%. Moreover this rapidly expanding industry is solidly based on an increasing world demand, and it has a decreasing competition from other lands. What are the factors which make for a continuance of the prosperity of this important industry.

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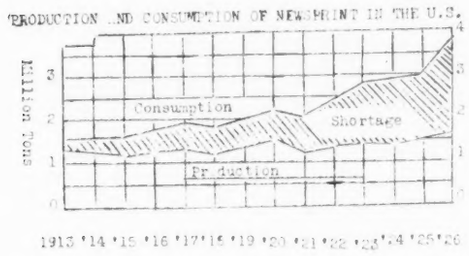
NEXT to her agricultural land, the forests of Canada are perhaps the most valuable of her natural assets, says the Dominion Securities Company in the course of an interesting review which it has just made of the Canadian newsprint industry. It estimates that Canada's forests, covering an area of about 300,000,000 acres, are the largest of such areas within the British Empire.



Canada is second among the nations in forest resources, and in quality and commercial value the woods of Canada are unsurpassed.

Of the forest industries the pulp and paper industry stands pre-eminent, its relative position among all Canadian manufacturing industries ranking as follows:

1, pulp and paper; 2, flour; 3, lumber and shingles; 4, meat packing; 5, butter and cheese; 6, automobiles; 7, electric light and power; and 8, cotton yarn and cloth.

The depletion of the timber resources of the United States in the face of an increased demand for paper products gave rise to a rapid development in the Canadian newsprint industry. From 350,000 tons in 1913, Canadian production rose to 1,880,000 tons in 1926 — a 500% increase. Of late years Canadian production figures have risen to the level of those for the United States, and the figures for the years 1925 and 1926 show that the Canadian mills have definitely assumed the leadership in this important industry.

In timber resources Canada unquestionably is in a most favored position. Of her total supply the province of Quebec has a very large share, and it is in this province that the majority of the present pulp and paper enterprises are now conducting their operations.

From the point of view of the producers, a wood supply sufficient to meet requirements over a long period is vital, and it is for this reason that close examination must be made of all new paper securities to ascertain just what the Company's position is in this respect. The following extracts from a statement by Viscount Rothermere emphasize that not only is a sufficient supply of wood vital, but that, on the other hand, such a supply once obtained, is likely to prove an increasingly valuable asset to its owners:

"Material civilization makes a constantly increasing use of natural products, of which the supply in most cases is so abundant as to appear inexhaustible. But of one very essential raw material, the reserves are diminishing so fast that within the lifetime of many of us the world will be faced with a serious shortage. This material is pulpwood . . . On both sides of the Atlantic the demand for newsprint is rapidly arising, *and will continue to rise* . . . Canada has become the largest source of pulpwood . . . In consequence of the situation which has been described, it is inevitable that the price of wood-pulp will rise within the next few years, and this rise will be the more rapid the longer public realization of the fact is delayed. . . . *For those whose industries depend upon simple supplies it is vitally important to secure reserves of this material which will be of wealth enhanced value to users to come, and I believe that in associating itself with them the investing public will gain assured benefit.*" (Daily Mail, London, England, July 12th, 1926).

Not only must successful companies have a sufficient supply of raw materials, but power, developed either by itself, or by public service enterprises in the vicinity, must be available in quantity and at low cost.

Recent developments in the Province of Quebec emphasize this fact. Perhaps the chief element in the industrial development in the territory about Lake St. John and the Saguenay River has been the action of the Duke-Price Power Company in harnessing water power for the use of the industries located in that region. The Duke-Price Company produces power at perhaps the lowest cost per h.p. of any company in Canada, and this company is taking an increasingly important part in providing electrical energy for the use of several important pulp and paper and other industries in the Lake St. John region.

Most pulp and paper enterprises have a secondary source of power in undeveloped waterfalls within their own timber limits which, in case of necessity, would prove very valuable, and increasingly so in the future.

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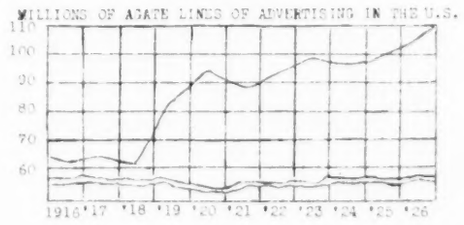
OF ALL the factors which have combined to make the pulp and paper industry in Canada so predominant, none have played a greater part than the fact of Canada's proximity to the world's greatest market for newsprint—the United States of America. Not only is the United States the largest consumer in total volume, but by all odds it surpasses other countries in per capita consumption. The several markets in the United States for newsprint are readily accessible from the Canadian producing areas. The Saguenay and St. Lawrence River Valley output is shipped principally to the New England



and New York markets by water or rail, the Ontario output by the Great Lakes or rail to the Central States; and the British Columbia output by rail and water to the Pacific Coast States. All producing areas can economically make shipments to either the Orient and Australia on the West, or Europe on the East. Proximity to these markets leads to a considerable saving per ton in total production costs.

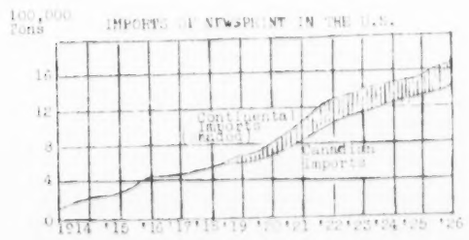
The possession of such large timber reserves as are found in Canada in addition to securing adequate and cheap power over a long period also makes possible the erection of mills of *large tonnage capacity with consequent reduction of the cost per unit of newsprint.*

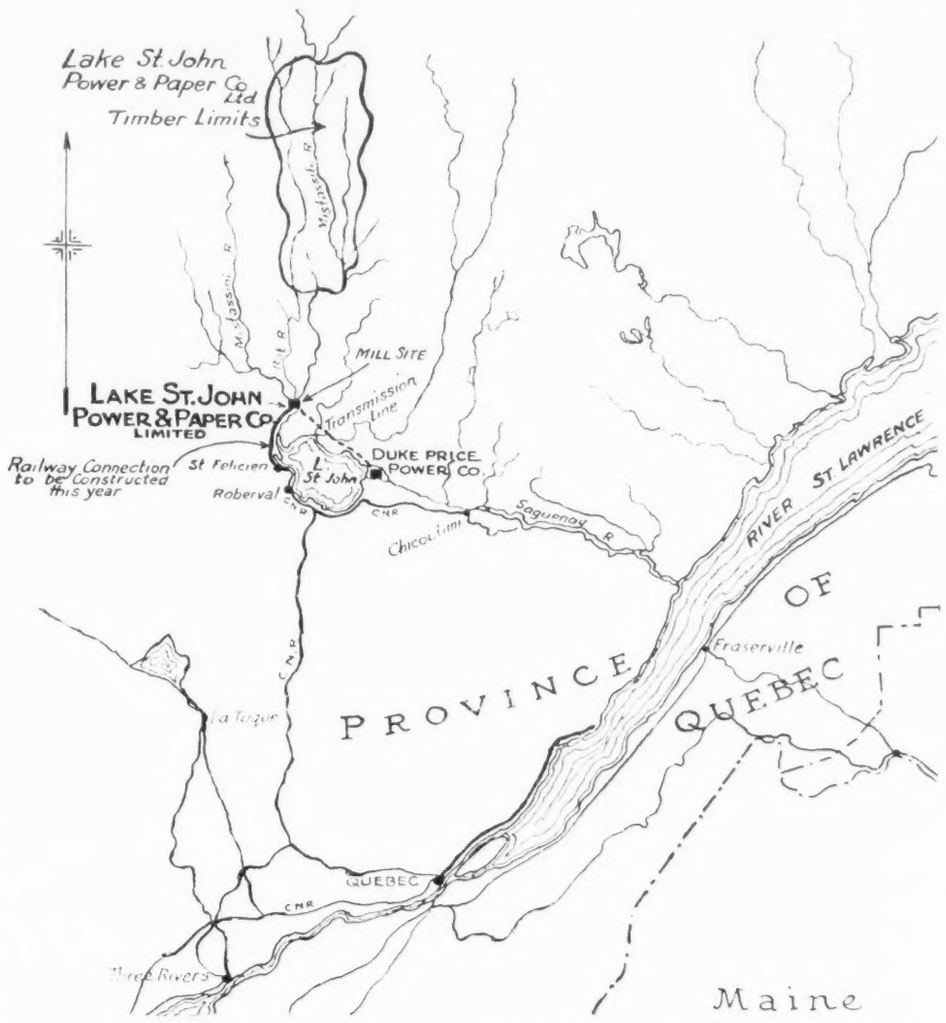
The per capita consumption of newsprint by countries is as follows: United States, 150 lbs.; Great Britain, 75 lbs.; Germany, 45 lbs.; Japan, 16 lbs.; and Russia, 13 lbs. Furthermore, reliable statistics of the industry clearly reflect, particularly in the United States, this keen demand for newsprint. The total North American output for 1926 was 3,708,315 tons, an increase of 606,511 tons or 19% over 1925. Despite this fact, *in the United States and Canadian mills at the end of December, 1926, the stocks of newsprint on hand were equivalent to only 2.1 days' average production as against 3.2 days on December 31, 1925, and 4.5 days on December 31, 1924.* Contributing to this condition, increased circulation and advertising play an important part.

While the increase in newspaper circulation and advertising has been common to all civilized communities, the United States record is most impressive. The per capita consumption of paper which in 1800 was scarcely 5 lbs., and in 1900 60 lbs., has expanded as above quoted to 150 lbs., and on the question of future newsprint demand, the evidence of a continued increase, perhaps at a more rapid rate than in the past, is abundant. The principal consumers are the 22,000 odd newspapers now published in North America. Of these the English language dailies in the United States alone have combined circulations of more than 33,000,000 and the Sunday editions 22,000,000.

Growth in advertising is the most potent single factor in increasing newspaper consumption from year to year. The foremost banking institutions and industrial companies now recognize the sound investment value of newspaper advertising. The field is still broadening. The time does not seem far distant when advertising, like plant and equipment and personnel, will be regarded as among the fundamental necessities of all business.

From these and other viewpoints as well it is difficult to foresee any danger of overproduction of newsprint within the reasonably near future. The question resolves itself rather into an equation between effective producing capacity and an urgent increase in consuming demand, with the inefficient companies whose timber reserves are depleted the only probable sufferers from a further reduction in prices.





This map gives a good idea both of the location and the scope of operations of the Lake St. John Power and Paper Co., Ltd., now building a great newsprint mill. The mill site is shown and the great area of the limits, nearly 1,000 square miles.

Facts to Remember About Canada's Newsprint Industry

1. The Canadian companies' large timber reserves of increasing value as the reserves of American companies become depleted.
2. Cheap and abundant water power for the operation of newsprint mills.
3. Competitive advantage over American mills due to the possibility of large-scale production which reduces manufacturing costs.
4. Proximity to the newsprint industry's best market—the United States.
5. The consistent expansion in the demand for newsprint in the American market—a demand which at the end of December, 1926, left in the stocks of all Canadian and American mills a supply equal to only 2.1 days' production and this, during a period when both Canadian and American mills were operating at well over ninety per cent. of their rated capacity.

Little Lessons in Finance

Culled by the Financial Editor from the World's Great Writers

Nineteenth Lesson. (Taken from "The Maxims of Napoleon", on "Free Trade versus Protection"). "I have been careful not to fall into the errors of men of system, of preferring myself, and my own ideas, to the wisdom of nations. True wisdom is the result of experience; the economists who preach up freedom of trade, constantly quote the commercial prosperity of England as a model for imitation; but England is the country of prohibitions, and, in some things, she is right, for *protection is always necessary to encourage rising industry*, and, in such cases, the value of this protection cannot be replaced by customs—*smuggling destroys the object of the law.* Men in general fall far short of the truth in the solution of all these questions so vital to national prosperity. The truth, however, will be more and more approximated by taking, as the basis of our reflections upon this subject, the classification which I have always adopted in agriculture, industry, and commerce—objects which are distinct, and form a real gradation:

"Firstly,—Agriculture is the soul, the foundation of all national prosperity.

"Secondly,—Industry—the ready money and prosperity of the people.

"Thirdly,—Internal trade—the profitable employment of the products of agriculture and industry.

"Fourthly—Foreign trade—the profitable employment of the surplus of the national products, the superabundance of property, but of much inferior interest to the others, to which it is subservient, and not they to it." (Montholon, Vol. II, p. 303. If speaking to-day Napoleon would have included in his "Firstly" references to other primary industries such as mining, fishing and those based on the Forest Resources of a country).

(Note by Editor.—The value of foreign trade is, however, immensely increased under modern conditions, and especially for a young country).

Electric Light and Power Industry Prospers

THE electric light and power industry now ranks first among Canadian manufacturing industries in terms of capitalization, with an aggregate amounting to more than $700,000,000, and sixth among the industries in terms of annual gross income, this latter item amounting to well over $100,000,000 a year. As the present installation represents the development of only 10 per cent. of the recorded water power resources and since the rate of construction of new turbines has been increasing in the past few years, there is every indication that in the immediate future the industry will witness an expansion well in line with the present trend. The Dominion Water Power and Reclamation Service has estimated that during the next twenty years the expenditure for new installations will exceed one billion dollars. The facts that the total capacity of the turbines now installed is double the capacity of 1915, and that the recent rate of construction is much more rapid than the rate at the beginning of the period, both indicate that this is a conservative estimate. In the first eleven months of 1926, the average daily production of electric energy for Canadian consumption exceeded the production during the same period in the previous year by 23.8 per cent.

These figures of rapid expansion in the industry raise some question as to the corresponding growth in the power-consuming industries, and as to the maintenance of a careful balance between production and consumption. During 1926, the total capacity of the Canadian newsprint plants was increased by 1,565 tons per day, and this new increment calls for an additional 150,000 horse power, since a paper machine requires 100 horse power for each ton of its daily production. The further extensions of present mills and the new mills now under construction will require a further 130,000 horse power by the end of 1927, and thus bring the energy required by the newsprint industry to a total of about 900,000 horse power. *As we are now approaching a period when conservation will demand that there shall be no further construction of newsprint mills, it seems probable that one million horse power will satisfy all demands of the paper industry for some years to come.*

The developments in the mining areas of Northern Quebec, Ontario and Manitoba, are resulting in a steadily increasing demand for power for mining and metallurgical purposes. This is a type of demand which may be met with a comparatively small additional turbine installation—few individual mines require more than two to three thousand horse power for mine and mill operation. The possible demand from the chemical and metallurgical industries may not be so easily satisfied. It is already clear that the developments in this connection in the Lake St. John district will ultimately make use of about 300,000 horse power in connection with aluminum production. If smelting and electrical refining plants should be established in or near the new mining areas in Quebec or Ontario there would be an immediate demand for large blocks of power in this industry. As yet, however, it is not at all clear as to what plants are to be constructed for these purposes.

In the past, construction of power plants has been followed by rapid expansion in power-using industries. At the Institute of Politics in Williamstown last summer, it was evident that the chemists of the United States expected electro-chemical plants to be constructed wherever large blocks of cheap power become available. The fear was expressed that with the growth of population in the States there would be no point where a sufficient volume of power would be available for the chemical industries. Leading chemists predicted that this situation would force the electro-chemical and electro-metallurgical industries to move to Canada, and, certainly, the varied natural resources of the country and the cheap power available make Canada an attractive location. These facts point to an eventual large scale expansion in the Canadian power industry.

Power development to date has been so uniformly successful that there is some tendency to believe that an unlimited number of consumers will appear as soon as new installations are completed. At the moment, facilities are well ahead of consumption, and, though there is no real danger of over production, it is important that heavy investments shall be made in power-consuming industries before planning any large units in addition to those now projected. In this industry, as in all others, the stability of the industry requires that a nicely adjusted balance be maintained between production and consumption.

The average number of kilowatt hours generated daily in November, 1926, was 24.5 per cent. ahead of the amount generated in the same month in 1925. For several years, the annual increase has been so great as to suggest that the peak has been reached, but the rate increase the following year has been still higher. Between 1915 and 1926, the capacity of the installed turbines in the country was doubled, but the rate of increase during the latter part of the period was much more rapid than in earlier years. The

(Continued on Page 20)

GOLD & DROSS

ALBERTA REFINING COMPANY, LIMITED

Coutts, Alberta.

Editor Gold and Dross,—

We have read with considerable interest the article in regard to the Alberta Refineries, Limited, Edmonton, in the financial section of the January 15th issue of SATURDAY NIGHT, and we are pleased to see that you have investigated this matter and brought it to the attention of the public.

As you will note from our letter head, the names of the Alberta Refineries, Limited, Edmonton, and our company are very similar, and we have had to make explanation several times in both Calgary and Edmonton that we were in no way connected with the concern in Edmonton. Our company was incorporated under a provincial charter November 20th, 1923. The Alberta Refineries, Limited, obtained their Dominion charter October 23rd, 1923.

If you saw fit to do so, we would appreciate it if you would make it known through your columns that we have no connection whatever with the Alberta Refineries, Limited, Edmonton, and are an entirely separate and distinct company, none of our shareholders being members of their company.

We have been operating in a moderate way very successfully for the past three years here at Coutts. Our Auditor has just completed the audit of our books for the past year, and we are pleased to enclose herewith a copy of his report and financial statement for your perusal. We will be glad to have you look up the record of our company. We turned into our treasury $1 for each share of stock outstanding, did not have to pay any commission for the sale of the shares, nor did the directors accept any promotion stock for their services. We deal with the Royal Bank, Calgary.

Respectfully yours,
Alberta Refining Company, Limited.
LARS K. OLSEN, Mgr.

MR. ALBERT E. MATTHEWS
Of Matthews & Co., Ltd., bond dealers, Toronto, Ontario, who was elected a director of the Toronto General Trusts Corporation, at its annual meeting last week.

BROOKS STEAM MOTORS STOCK

H. G., Welland, Ont. Brooks Steam Motors, Limited, stated recently, according to a newspaper report, that all the stock of the Company had been sold and that the stock offered by agents of Brooks Securities, Limited, consists simply of shares which have come back to them because the original subscribers did not come through with the balance of their subscription money. The price paid by your friend is far higher than those quoted by unlisted security dealers. For example, the quotation sheet of B. T. Riordan & Company, dated February 5th, 1927, quoted these stocks as follows: "Brooks Steam Motors, units of one preferred and one common, we will buy, 5, we will sell, 7; units of one preferred and 2 common shares, we will buy, 7, we will sell, 9; common stock, we will buy, 1½, we will sell, 2¼."

I think these quotations, if multiplied by the number of issued shares of the Company, would show that the public is making a generous estimate of the actual assets of the Company even at these low prices. A lot of the money paid originally by the public, probably half of it, has gone for cost of selling the stock, organization expense, administration expense, experimental work, and the usual mistakes which dog the footsteps of such promotions. But if these prices are judged from the prospects of the Company as an earner of dividends, I do not see how there can be a return on the shares for years at the best.

The cumulative feature of the preferred stock means nothing at this stage as it is cumulative only FROM THE DATE OF THE FIRST DIVIDEND DECLARATION. If the financial statement for 1926, when made public, shows a small operating profit, that should be encouraging news for the shareholders, but if that goal is attained, it will still leave to future years to determine whether and when stock dividends will be paid. Your friend has made a poor speculation.

FLORIDA'S AGRICULTURAL BOOM

Tampa, Fla., Jan. 31, 1927.

Editor Gold and Dross:

For the second time, the second year, covering a [illegible] of a BURSTED BOOM.

Conditions in this territory similar to Western Canada's in 1913. Tampa much like Calgary, except Tampa has one big permanent industry—tobacco. This [illegible] section is made by Florida's ONLY paying crop—[illegible]. But this section does not, with the exception of St. Petersburg, appreciate, cultivate, or recognize that the [illegible] are practically the whole source of its income. Instead of cultivating, catering and amusing, they drive him away by overcharges. Eating and sleeping prices are very high. Transportation has increased since last year, especially on bus lines. For example, Tampa to St. Petersburg, 19 miles over splendid roads, paid for by the people with no charge to buses except the bridge, costs 95 cents.

Hotels and apartment houses, erected during the boom, at peak prices and excessive financing costs, say they cannot reduce their rates and pay dividends. They are right. The end will be receiverships, the bondholders carrying the burden, prices reduced, the community benefited. A large St. Petersburg development built at peak prices, an extravagant hotel accommodating 400, the house count January 24th was 16, help numbered 400.

Transportation companies, financial organizations, promoters, newspapers and magazines, have apparently all united to boom Florida AGRICULTURE. A railway union is spending millions and selling their lands through the members of their organization to those hard workers who have saved to buy their farm home that would assure comfort in their old age. Again we have a condition similar to Canada's prairie province boom and the result will be the same. Bankruptcy, heartaches, to the buyer, but great profit to the mail order shark seller. Will SATURDAY NIGHT protect Canadians as it did during Western Canada's boom?

Cordially,
W. H. COYLE.

THE "MYSTERY" STOCK AND AN INDIGNANT READER

Editor Gold and Dross,—

Do you wonder all damfools are not dead yet—even those with ready money?

Here is a fake magazine—tells people to send them money on book orders for a "mystery" stock—don't even tell them the name. The Yokels do this and then they hand them this bunk prospectus of a mine.

Ye gods!

READER,
Toronto, Ont.

The "mystery" stock offered by the "Financial Criterion" is the Alvarez Mining Company, but even with the name of the Company given and the mystery thus destroyed, I would not advise taking a chance on shares whose sale is being boomed by such tactics as those used by the Financial Criterion. I suppose another issue will be along shortly telling about big advances in price on the Boston Curb Exchange or some other exchange where striking fluctuations can be engineered. And, my friend, don't call the "Financial Criterion" a fake! It is at least genuine in its desire that you should buy. But I greatly fear that profits for you personally are not its first consideration.

BOARD OF DIRECTORS OF THE DOMINION LIFE ASSURANCE COMPANY, WATERLOO, ONTARIO.
The financial statement presented for the year 1926 at the 38th annual meeting on February 11th, showed a business in force of $93,879,207, an increase of $12,000,000 over the previous year. The new business written was $23,206,076, an increase of $4,000,000 over 1925. The total assets of the Company are shown at $15,838,610 and the total reserves at $11,785,894. The premium income received totalled $3,157,312. The banner year in the history of the Dominion Life has therefore been 1926.

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NEW YORK AGENCY, 49 WALL STREET.

Security Review Profitable

A careful review of one's investments at this time of year, is more than usually opportune. Such a review almost invariably results in discovering some profitable exchange, sale, adjustment or possibility of new investment. Then, too, accumulating fund for new investment may be available from:

1. Incoming funds from sale of property.
2. Money now drawing a low rate of interest.
3. Bond or mortgage interest.
4. Bank interest.
5. Stock dividends.
6. Early maturing bonds, etc.

Such funds may be safely and profitably employed and adjustments and exchanges made, at present, to excellent advantage.

We shall be glad to make suggestions as to the betterment of investment lists or to consult with those having investment problems.

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Investments for February Funds

Our February List may supply just the information you would like, whether you are interested in Government, Public Utility or Industrial bonds or Preferred Stocks.

Perhaps you would like to have us place your name on our mailing list, to receive these monthly announcements regularly. A request will be sufficient.

Please ask for List 6

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GOLD & DROSS

HOBBS STORAGE BATTERY OF CANADA, LTD.

C. D., Toronto, Ont. The Hobbs Storage Battery of Canada, Ltd., is selling stock to the Canadian public to finance the making of the Hobbs battery which Mr. Hobbs says "has 25 per cent. higher range of working voltage, takes 25 per cent. less current to completely re-charge; has 25 per cent. more capacity; and gives 50 per cent. longer life." These are remarkable claims to make if they can be substantiated. Alexander Gordon, director of sales for the company, says these claims "are based on results obtained *in service*". He adds, "None are based on laboratory tests."

It is quite conceivable that a battery might stand up well in a laboratory test and not do so under unforeseen strains in service; but it seems also evident to me that if it will stand up in service it will also stand up well in a laboratory test. Laboratory tests are often more severe than service tests but they are generally devised to anticipate what will happen *in service*. Now, I think it likely that the makers of well-known storage batteries now being used in Canada will deny that the Hobbs Storage Battery of Canada, Ltd., can manufacture a battery superior in any particular to their own product. Why should the Company therefore not anticipate all these contentions by having a reliable and independent report made by the University of Toronto? I am not a battery expert and cannot report either favorably or the reverse on whether or not this battery can do what is claimed for it. Most of those who are asked to buy stock are in the same position, and yet it is absolutely necessary for them to have an informed opinion before buying the stock.

MR. W. W. NEAR
President Page Hersey Tubes, Ltd., who has just been elected a director of the Toronto General Trusts Corporation.

Therefore I suggest to Mr. Hobbs and his Company that they have such a test as I have suggested before continuing to sell the stock. That would demonstrate their own confidence in the battery, and if the report is favorable would help the Company immensely. If the report is unfavorable, a whole lot of money would be saved for a large number of people.

VICTORIA CONSOLIDATED LEAD MINES

F. W., Sault Ste. Marie, Ont. You say with reference to the article published last week concerning the magnanimous offer to Britons by George Burton & Company of New York City of Victoria Consolidated Lead Mines stock that these people have not failed to give Canadians a chance to profit by this immense opportunity, and fortune has even been offered to people like yourself who live in the neighborhood of the property. I knew that, as I had received other inquiries from time to time with regard to this prospect in the last few months and I published last week's item from "Truth" because I thought that it would interest those approached to know the same arguments were being used on the Briton. It may also interest them to know from you that "the old Victoria Mine situated not far from Sault Ste. Marie is mentioned in one of the Ontario Department of Mines reports as being of insufficient extent to justify further development."

It was certainly rather unfortunate for George Burton & Company that your friend should get the original come-on letter, which you had received some time previously, on the day preceding the receipt by you of a telegram adjuring you to seize "the last chance" to buy the stock, which they were sure would go higher when subscriptions closed. That was back on November 12th, but all your questions regarding reports by engineers, and work done on the property, have remained unanswered. Why should they waste valuable time giving such information?

In their letter of November 1st, George Burton & Company said, "Our associates, Messrs. Morgan U. Kemerer of 29 Melinda Street, Toronto, Canada, who are members of the Standard Mining & Stock Exchange of that city are going to take care of making application to list the stock. Subscriptions at 60 cents will soon be closed, and we feel that when the market opens this stock will sell considerably higher." Perhaps it will, but we have yet to learn of any justification for expecting such a rise. Try out Morgan U. Kemerer in your next search for information.

MASSEY HARRIS, BRITISH-AMERICAN AND CENTRAL MANITOBA

S. V., Toronto, Ont. The British American Oil Company in December decided to split its $25 par shares into no-par value shares on the basis of four for one. The old shares are still being dealt in on the Toronto Stock Exchange, the quotation on January 7th being around 82, and on February 5th, a month later 91 bid, 92 asked. The new stock was quoted at 22⅞ bid, 23 asked on February 5th. The old stock paid in 1926 a dividend of 10 per cent., or $2.50 per share plus a cash bonus of 50 cents, making a total of $3 per share for the year. On the basis of this rate and the price of 92 the stock is yielding about 3.26 per cent. annually. Of course this is a very low yield and indicates that purchasers are looking for a considerable increase in the value of its shares in the not distant future. The Company is an excellent one and in our opinion its prospects are such that a purchase of its shares is likely to prove profitable over a period of years even at the present high prices.

The Massey-Harris Company, Limited, is a strong, well managed company which has shown a remarkable comeback from the bad times it experienced after the war. The Company's report for the year ending Nov. 30th, 1926, was the most encouraging for shareholders that has been issued in several years. Sales of common shares at 70 took place on Feb. 5th on the Toronto Stock Exchange. Dividends have not yet been resumed on this stock but it seems certain that they will not be long delayed in view of the great improvement in the Company's position. In our opinion this stock has considerable attractiveness as a speculative investment. The Company's prosperity will increase with the general prosperity of the country, and this stock should be a good buy for those who are looking for an opportunity to benefit by the general growth of the Dominion.

Central Manitoba Mines Limited, is a property of considerable prospective merit, located 125 miles northeast of Winnipeg and about ten miles from the Ontario border. It has a strong directorate, the members of which have considerable mining experience. An important English mining house, John Taylor & Sons, London, England, has a substantial interest in the enterprise. The Company is not yet producing, but it plans to proceed with the erection of a mill and other facilities in the near future. In our opinion the shares constitute a distinctly attractive speculation.

POTPOURRI

D. R. S., Toronto, Ont. *SOUTH KEORA* is a silver prospect outside the producing area of Cobalt. The shares are highly speculative and risky, selling at a price almost as high as mines with ore in sight and producing. *OSTROM* is being equipped with a small plant. The property has several strong veins, but no ore as showing in average assays. The object in view is to learn whether values will improve at depth, or not. *GOLD HILL* has ore in small volume. The plant is being increased, and a small mill is to be installed. The outcome of the venture appears to be pretty uncertain unless work at deeper levels should disclose ore in greater volume. *BARRY-HOLLINGER* is making a commendable effort and is about paying expenses. The stock is all issued and an effort is being made to secure output at a rate which will pay expenses and also provide for work to lower levels. The fate of the mine appears to rest on the question of what is to be found at lower levels. There appears to be danger that the company will have to borrow money as a means of carrying the project through to a final test. A crosscut is even now nearing the favorable zone at the 1,000-ft. level, and the directors are optimistic over prospects of this work disclosing an improvement in grade of ore. The shares are highly speculative.

W. J. W., Brecton, Ont. *CHAPUT-HUGHES* consists of only one claim, situated adjacent to Kirkland Lake Gold Mines. The Kirkland Lake company extended a crosscut onto Chaput-Hughes at the 1,600-ft. level, receiving in return about half of the stock of Chaput-Hughes Company. Results of the work were only moderately encouraging. The quotations for shares during 1925 ranged from 4 to 10 cents. During 1926 the range was from 3⅛ to 22 cents.

H. H. H., Ottawa, Ont. *ARGONAUT* is working aggressively and is making a commendable effort. Improvement in mineralization is reported at the lower levels, but with the outcome still uncertain. I do not see any prospect of dividends in the near future. The company did not make any profit last year. A bond issue of nearly $500,000 stands against the company and this would be a first liability out of any possible earnings.

"Browne," Toronto, Ont. *GOLD HILL* has some ore, but apparently in small volume. A mining plant is being installed to take the place of former small equipment, and a small mill is projected for the coming summer. The shares seem to represent a risky venture. *DUPRAT* is a prospect in Quebec. The property is well-located and is to be diamond drilled in an effort to locate possible deposits of ore. *BEAVER* is no longer active on properties of its own. The company's chief asset is stock in the Kirkland Lake mine. The shares are highly speculative. *GOLDALE* holds stock in *CONIAURUM*, as well as holding other claims in the Porcupine district. There are interesting prospects for the company, but with the outcome still uncertain.

L. L., Niagara Falls, Ont. I do not know of any mining proposition known as *GOLDEX, LTD.* If it does exist, it would appear to be some pretty obscure proposition.

J. H. S., Winnipeg. The market price for *TUCK-HUGHUS* at present is placing a valuation of around $31,000,000 on the mine, and has placed the company in a position where about $3,000,000 in net profit will have to be earned annually in order to warrant the valuation. Not only this, but such net profit would have to prevail over a period of possibly a quarter century in order to yield adequate interest on the risk involved and to return the principal. *McINTYRE-PORCUPINE* and *NORANDA* seem to both have good prospects of developing into enterprises of greater value than present market quotations.

E. D. T., Coraicall, Ont. *DUPRAT* is highly speculative. The company holds property which is situated adjoining and in close proximity to proven mines. A diamond drilling campaign has been recommended by the consulting engineer. Finances are said to be sufficient for the work at hand. The company is capitalized at 4,000,000 shares, and the property held is made up of about 1,000 acres. One group adjoins Waite-Montgomery, one group is close to Amulet, and a third group is in the neighborhood of the Montbray property of Nipissing Mines.

INFORMATION COUPON

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February Bond List

This List describes a wide selection of Canadian Government, Municipal and Corporation bonds. It should prove of interest to investors.

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George A. Gordon - Secretary
Alan Coatsworth - Treasurer
Wilfrid I. Magee - Inspector

Toronto and Ontario Agencies Invited
DAILY SERVICE—SOUND PROTECTION

THE CANADA NATIONAL FIRE INSURANCE COMPANY
Head Office: Winnipeg, Man.
TOTAL ASSETS
$2,792,662.00
A CANADIAN COMPANY INVESTING ITS FUNDS IN CANADA
Application for Agencies invited.
Toronto Office: 24 Adelaide St. W.
W. H. GEORGE
Superintendent of Agencies

Policyholders' Dividends

The five year dividend results to policyholders in this company have been most gratifying and compare favorably with those of any other company.

The Western Empire Life Assurance Co.
WINNIPEG, MAN.

A Country is only as Prosperous as its People and Institutions

Help develop Canada by placing your Fire Insurance in Canadian companies

THE
CANADIAN FIRE INSURANCE CO.
HEAD OFFICE 72 WINNIPEG
AGENTS EVERYWHERE

ALFRED WRIGHT, President

MERCHANTS FIRE INSURANCE CO.

HEAD OFFICE, TORONTO
C. M. HORSWELL, MANAGER

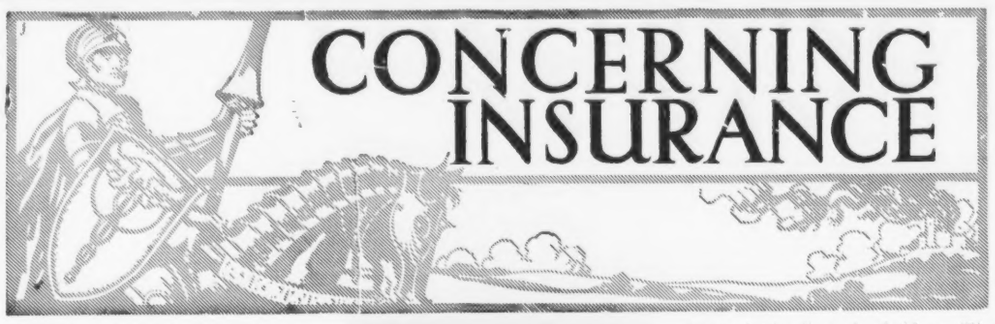
OFFICERS and DIRECTORS
W. H. Wardrope, K.C., Hamilton, Ont. - - *President*
A. W. Briggs, K.C., Toronto.
N. Sommerville, K.C., Toronto.
Charles Bauckham - Toronto.
Vice-Presidents.
J. W. Scott - Listowel, Ont.
Dr. J. W. Rutherford - - Chatham, Ont.
John Hallam - - Toronto
Nicol Jeffrey, K.C. - Guelph
W. A. Boys, K.C., M.P., Barrie
H. P. Kennedy - - Toronto
Managing Director
Charles Bauckham
Secretary
James R. Lovatt

THE
STERLING TRUSTS CORPORATION
10-12 East King St., TORONTO
Branch:—REGINA

Established 1889. Telephones Elgin 4888 and 1041

J. P. LANGLEY & CO.
Chartered Accountants
J. P. LANGLEY, F.C.A.
Trustee in Bankruptcy Proceedings
McKinnon Building - TORONTO

LONDON AND LANCASHIRE INSURANCE COMPANY LIMITED
Security $59,000,000
ALFRED WRIGHT, MANAGER



Canadian Hail Underwriters Adopt New Rates

AT THE annual meeting of the Canadian Hail Underwriters' Association in Montreal on January 25th the new scale of rates as recommended by the rating committee was adopted. In some districts of Manitoba, Saskatchewan and Alberta rates are advanced and in others they are reduced as loss experience indicates is equitable.

The proposed change in the method of compensating agents was referred back to the executive committee for recommendations at the next annual meeting. Companies now pay agents 10 per cent. of the premiums. Some members consider this plan unfair, as agents in territory where rates are low and farmers are not inclined to buy hail insurance have to work harder for commissions on small premiums than those in high rated territory work for commissions on large premiums.

To avoid this, it was proposed that agents be paid 90 cents commission on $100 of insurance regardless of the rate. Objection was made to this proposal on the ground that it would raise the commission on business rated at less than 6 per cent., which is growing, while the business in territory rated at 6 per cent. or more appears to be stationary in volume, and the result would be a growing commission cost.

Why the Life Agent is a Public Benefactor

"HE'S a benefit to his fellow men." Is the well-known phrase so often used to laud a man of service in his community. How others envy him, yet no life insurance agent need feel envious of the unselfish deed this man has done, for the agent of life protection has the will to become mankind's greatest benefactor. The Atlantic Life gives this story which they call "A Great Work":

The service that an Agent renders to a community can never be measured in dollars and cents, because:

When he sells life insurance to protect a home, he is helping to pay the mortgage and keep a roof over the heads of a family where a mother's love can be disseminated into the lives of her children.

When he writes life insurance to protect a girl, he is furnishing the wherewithal that she may stay at home and not be forced to go out on the street seeking employment in the maelstrom of a great city.

When he writes life insurance to protect someone's old age, he is helping to keep the benches in the parks of the world vacant.

When he writes life insurance to endow a cot in a hospital, he is easing the pain of a sufferer.

When he writes life insurance to protect a charitable institution, he is relieving the State of a burden.

When he writes a life insurance policy to protect a partner, he is sometimes saving a business from financial ruin.

When he writes life insurance to protect an important member in a corporation, he is stabilizing the business life of America.

When he writes life insurance to compel some one to save his money, he is inculcating the habit of thrift and

In his old age, when he sits on the veranda of life, left alone with his memories, he can rightfully say he gave all he had to the world, and he can rightfully expect that the world shall give back to him the good things that it has in store for every man who lives his life honestly and well.

I. H. WELDON
President, Provincial Paper Mills, Limited, Vice-President Interlake Tissue Mills Co. Limited, who has been elected a Director of the Excelsior Life Insurance Company.

Excelsior Life Reports Another Successful Year

THE statements submitted at the Annual General Meeting of the Excelsior Life Insurance Company, presided over by the First Vice-President, Alex. Fasken, K.C., show 1926 to have been another good year for this strong and purely Canadian company.

The amount of new business, issued and revived, $16,814,386.25, is an increase of 15% over that of 1925. This rate of increase was considerably higher than the combined average rate for all the companies in amount of insurance written for the year throughout Canada. Insurances now in force amount to $69,491,590.00. Total income, including premiums, interest and rents, increased by $262,128.99, making the revenue for the year nearly three million dollars. A reduction in the expense rate as compared with any previous year was shown.

Payments to policyholders amounted to $962,644.17 and included $333,465.23 for death claims; $245,459.27 for matured investment and endowment policies and $377,719.67 profits to policyholders, surrender values etc. The mortality experience was exceptionally favorable, and although higher than in 1925, due to an unusually large number of claims resulting from accidental deaths, was still well below that expected. The assets total $12,299,960.67 and include over five million dollars of bonds, debentures and preferred stocks, the market value of which at the end of the year was $233,339.66 higher than the book value at which they were taken into the statement. The surplus funds, exclusive of special reserve funds, now stand at $1,604,552.59. With an increased volume of business in force, greatly improved field organization, a further increase in dividends, and the marked improvement in general conditions, opinions were expressed that still greater progress would be made during 1927.

Financial Institution in World Metropolitan Life Now Largest

THE Metropolitan Life Insurance Company has grown to be the largest financial institution of any kind in the world, with assets of more than $2,000,000,000, that are increasing at the rate of a billion dollars every four years, Haley Fiske, president of the company, declared last week in opening the annual convention of Metropolitan Field managers at the Home Office in Madison Avenue.

"We are a quarter of a million ahead of Lloyd's and a half a million ahead of the Bank of England," said Mr. Fiske, as he announced that the assets of the company stood at $2,108,004,385 at the end of 1926, the increase for the year having been $253,346,903.

The production of $3,011,775,159 of life insurance also was a feature of 1926, is being the first time that any company ever has passed the three-billion dollar mark in placed business in a single year. In comparison with the figures issued by the Association of Life Insurance Presidents, the Metropolitan placed that year one-fifth of all business reported by the 300 companies doing business in the United States and Canada. The company placed 42 per cent. of all Industrial insurance reported, 13½ per cent. of the Ordinary and 31 per cent. of the Group.

These 300 companies now have in force a total of $80,000,000,000 of insurance, and the Metropolitan with $13,498,981,627 in force at the end of 1926, had one-sixth of the entire amount. This total in force is divided among Industrial, $5,487,800,648, Ordinary, $6,566,596,872, and Group, $1,444,584,107. In addition it has in force $597,291,400 Accident and Health insurance, with $6,006,585 weekly indemnity.

The Metropolitan's income in 1926 totalled $595,596,506, the increase over the preceding year being $64,368,062. The number of policies in force in all departments, including Group certificates, totals 38,204,585, insuring 24,500,000 lives or one-fifth of the population of the United States.

Ontario Equitable Shows Record Growth

IN SEVEN years the Ontario Equitable Life and Accident Insurance Co. has been firmly established in this country as a non-participating life company, with $33,050,441 of business in force, which business is already yielding a satisfactory profit and enabling the company to pay a 7 per cent. dividend to its shareholders. This is a record achievement in the history of life insurance in Canada, and stamps the company as one destined to be a leader among the insurance institutions of the Dominion. It is now well represented in all the Provinces, having been able to attract to its service a high grade class of agents.

In 1926 the policies issued and revived by the company were $7,789,416, bringing the insurance in force at the end of the year up to $33,050,441. Income in 1926 amounted to $1,073,655.48, while the total disbursements were $497,803.08, showing an excess of income over disbursements of $575,852.40. The mortality rate was low, the death claims decreasing to a rate of 36.85 per cent. of the expected, as compared with 40.6 per cent. in 1925.

Assets increased during the year to $3,822,315.82. The invested assets earned an average rate of 6.55 per cent. as compared with 6.02 per cent. in 1925. Liabilities at the end of the year, including paid up capital of $331,000, totalled $2,422,896. Thus the net surplus of the company over paid up capital, reserves, and all liabilities was $264,158.26, as compared with $86,065.50 at the end of 1925. While a substantial part of the increase in surplus was brought about as a result of the amalgamation with the Reinsurance Co. of Canada in August last, the insurance business transacted also produced a satisfactory profit.

In the following tabulation is shown the growth of the business in force and in the reserves held for the pro-

NORTH AMERICAN LIFE BANQUET
Held in honor of the Toronto Agency, winners of the Nalaco Cup, presented to agency showing largest net gain. Mr. O. B. Shortly is the District Manager for Toronto. Among those present were: President and Mrs. W. B. Taylor; Vice-President and Mrs. W. K. George; Hon. and Mrs. Geo. S. Henry; Mr. and Mrs. C. W. I. Woodland; Mr. and Mrs. O. B. Shortly; Mr. D. E. Kilgour, Miss Kilgour; Mr. and Mrs. C. E. Flanagan; Mr. C. W. Strathy, Miss Strathy; Dr. and Mrs. T. D. Archibald; Mr. and Mrs. E. J. Harvey; Mr. and Mrs. H. W. Manning; Mr. and Mrs. J. F. Wells; Mr. and Mrs. T. M. Sargant; Mr. A. Murdoch, Miss F. McLean (soloist) Mr. and Mrs. A. E. Rundle; Mr. and Mrs. A. W. Gibbon; Mrs. G. B. O'Connell, Mr. and Mrs. C. H. Hall.

How to Banish Fear

There are three elemental fears that haunt the mind and dog the footsteps of the average man.

They are:
Poverty in old age.
Poverty through physical disability.
Poverty for his dependants.

No man who has financial fear can be happy. No man who is unhappy can be fully efficient.

For these three forms of fear, life insurance is the great antidote.

Great as are the direct benefits, its indirect results by eliminating worry and releasing the full capabilities of the individual, are almost as great.

All insured men are not happy, but no uninsured man should be.

SUN LIFE ASSURANCE COMPANY OF CANADA
HEAD OFFICE MONTREAL

Fine Profits Full Security

6%

The Great-West Life has paid never less than 6% interest on policy proceeds and dividends left with the Company.

Protection with Profit

THE Great-West Life ASSURANCE COMPANY
HEAD OFFICE - WINNIPEG

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SHAW & BEGG, LIMITED
Established 1885
Managers or Ontario General Agents for the Following substantial Non-Board Fire Companies.

MERCHANTS FIRE ASSURANCE CORP., NEW YORK
Established 1910 Assets $8,549,799.00
WELLINGTON FIRE INSURANCE CO., TORONTO
Established 1840 Assets $289,458.00
STUYVESANT FIRE INSURANCE CO., NEW YORK
Established 1850 Assets $3,544,641.00
PACIFIC FIRE INSURANCE CO., NEW YORK
Established 1851 Assets $4,796,283.00
NEW JERSEY INSURANCE CO. OF NEWARK, N. J.
Established 1910 Assets $3,192,832.00
MILLERS NATIONAL INSURANCE CO., CHICAGO
Established 1865 Assets $4,438,750.00
BALOISE FIRE INSURANCE CO., SWITZERLAND
Established 1863
AMERICAN AUTOMOBILE INSURANCE CO. OF ST. LOUIS
Established 1911 Assets $7,548,690.00

Correspondence or application for agencies invited from agents requiring non-tariff facilities.
78-88 King Street East, Toronto.

The Independent Order of Foresters
Organized 1874
Issues Twenty Pay Life, Twenty Year Endowment, Health and Accident, Family Protection, Old Age Benefit, Whole Life, and Juvenile Benefit Policies.
Paid in Life Insurance Benefits since Organization $87,000,000
HEAD OFFICE - TORONTO, CANADA

First British Insurance Office established in Canada, A.D., 1804
PHOENIX ASSURANCE CO. LIMITED of LONDON, England
Established 1782
FIRE — LIFE — MARINE
Total Resources exceed $150,000,000
Claims paid exceed $800,000,000
J. B. Paterson, Manager. C. W. C. Tyre, Secretary. Wm. Lawrie, Treasurer.
W. N. Blackstock, Life Superintendent.
Head Office for Canada: 100 St. Francois Xavier Street, Montreal, P.Q.

ASSOCIATED ALL-CANADIAN INSURANCE COMPANIES

The Toronto Casualty
Fire & Marine Insurance Company
HEAD OFFICE: TORONTO
President: G. LARRATT SMITH.
General Manager: A. E. DAWSON.

Merchants' and Employers' Guarantee & Accident Company
HEAD OFFICE: MONTREAL
President: J. H. FORTIER.
Managing Director: A. E. DAWSON.
General Manager: J. H. PIGEON.

Canadian General Insurance Company
HEAD OFFICE: TORONTO.
President: W. W. EVANS.
General Manager: A. E. DAWSON.

The Ocean Accident & Guarantee Corporation, Limited

Canadian Head Office:
Federal Building, Richmond & Sheppard Streets, TORONTO

Accident, Sickness, Liability, Automobile, Plate Glass, Burglary, Guarantee Bonds, Fire, Boiler, Electrical Machinery.

J. A. MINGAY, Manager for Canada
Applications for Agencies Invited

THE Employers' Liability Assurance Corporation, Limited
of London, England

Offices: Toronto –Montreal

Automobile, Accident, Sickness, Liability, Guarantee Bonds, Plate Glass, Burglary, Boiler and Fire.

C. W. I. WOODLAND, General Manager
For Canada and Newfoundland
APPLICATION FOR AGENCIES INVITED

Branches: Winnipeg Calgary Vancouver London Ottawa

The Casualty Company of Canada

HEAD OFFICE TORONTO

Automobile, Plate Glass, Burglary, Fire, Guarantee, Accident and Sickness Insurance

We invite agency correspondence.

COL. A. E. GOODERHAM, President. A. W. EASTMURE, Managing Director.

OUR increases in every line for 1926 emphatically demonstrate the public's approval of our Policies and methods.

A purely Canadian company writing multiple lines
CASUALTY, FIRE, AUTOMOBILE and LIFE INSURANCE
Applications for Agencies Invited

The DOMINION of CANADA GUARANTEE & ACCIDENT INSURANCE CO.
HEAD OFFICE, TORONTO

COL. A. E. GOODERHAM, President — C. A. WITHERS, Vice-Pres. & Man. Dir — H. W. FALCONER, Asst. Gen. Director

BRANCHES:
Montreal, St. John, Winnipeg, Halifax, Calgary, Ottawa, London, Vancouver.

RE-INSURANCE COMPANY
ROSSIA OF COPENHAGEN
DENMARK

J. H. RIDDEL, Manager — *Head Office for Canada* TORONTO — E. C. G. JOHNSON, *Asst. Manager*

REED, SHAW & McNAUGHT,
64 WELLINGTON ST. WEST
ONTARIO PROVINCIAL AGENTS

British Traders' Insurance Company Limited

FIRE MARINE
AUTOMOBILE HAIL

Canadian Head Office: TORONTO, Colin E. Sword, Manager for Canada.

The Protective Association of Canada
ACCIDENT AND SICKNESS INSURANCE CO.
HEAD OFFICE: GRANBY, QUE.

The Only Purely Canadian Company
Issuing Sickness and Accident Insurance to Members of the Masonic Fraternity Exclusively.
Agents in all Principal Cities and Towns in Canada.

E. E. GLEASON, Pres. & Gen. Mgr. — J. G. FULLER, Secy., Asst. Mgr.

LYMAN ROOT, President & Managing Director — ROBERT LYNCH STAILING, Vice President & Assistant Managing Director — F. E. HEYES, Secretary

IMPERIAL INSURANCE OFFICE
FORMERLY - IMPERIAL UNDERWRITERS CORPORATION OF CANADA
HEAD OFFICE - TORONTO
FIRE AND CASUALTY

Guaranteed by Eagle, Star, and British Dominions Insurance Co., Limited of London, England

THE BRITISH CROWN ASSURANCE CORPORATION LIMITED
OF GLASGOW, SCOTLAND

FIRE AUTOMOBILE

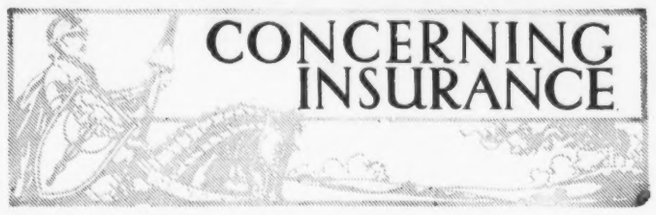
Head Office for Canada, Toronto

J. H. RIDDEL, Manager. E. C. G. JOHNSON, Asst. Manager.
LYON & HARVEY, 15 Wellington St. E., Toronto, General Agents
Applications for Agencies in unrepresented districts invited.

WE WILL INSURE YOU

Plate Glass Insurance with immediate replacement is a real money saver to any merchant.

FIDELITY INSURANCE COMPANY OF CANADA
A. E. KIRKPATRICK, President.
36 Toronto Street Toronto.



tection of policyholders each year since the company started:

Year	Insurance in Force	Policy Reserves
1920	$ 1,053,300	$ 20,278
1921	7,007,186	64,103
1922	13,207,339	194,526
1923	24,840,903	1,049,703
1924	26,092,314	1,379,915
1925	29,617,016	1,778,280
1926	33,050,441	2,422,896

Compulsory Auto Liability Law Asked in Quebec

REPRESENTATIVES of the Montreal Motorists' League headed by Peter Bercovitch, K.C., M.L.A., President Riley Hern, and Secretary T. C. Kirby will be present at the forthcoming session of Parliament at Quebec to ask the government to study the question of compulsory automobile liability insurance for all motorists.

Three Canadian Life Companies Enter New York State

IN ADDITION to the Canada Life Assurance Co., the Confederation Life Association and the Imperial Life Assurance Co. of Canada have been licensed to transact participating insurance in New York State.

INSURANCE INQUIRIES

M. D., Toronto, Ont.: Beaver Fire Insurance Co., with head office at Winnipeg, was incorporated under Dominion charter in 1913, and is regularly licensed by the Dominion Insurance Department for the transaction of fire and sprinkler leakage insurance throughout Canada. It has a deposit of $60,262 with the Dominion Government, and is under the same control as the Union Insurance Society of Canton, Limited. It is a tariff company. At the end of 1925 its total admitted assets were $472,793.98, while its total liabilities except capital were $90,107.53, showing a surplus as regards policyholders of $382,686.45. The paid-up capital was $300,500.00, so that there was a net surplus over paid-up capital and all liabilities of $82,186.45. The company is in a sound position and safe to insure with.

W. S., Chatham, Ont.: In case of failure to get satisfactory attention to a claim filed with a licensed insurance company, we advise reporting the circumstances to the Superintendent of Insurance, Ottawa, who is in a position to see that a licensed company carries out its obligations to its Canadian policyholders. The company to which you refer is regularly licensed by the Dominion Insurance Department and has a deposit with the Dominion Government of $333,808, so that payment of all proper claims can readily be enforced.

H. B., Welland, Ont.: We advise careful investigation before purchasing insurance stocks of any kind, and particularly those handled by itinerant stock peddlers claiming to represent investment firms of one kind and another, whether supposed to specialize in insurance stocks or not. The capital of the Camden Fire of Camden, N.J., is $2,000,000 and the par value of a share of its capital stock is $5. The dividend paid on this stock is at the rate of 14 per cent. per annum, which is 70c on each share. The most recent market quotation for the stock we have is $15.25 per share bid, and $16.25 per share asked. At $16.25 the interest return on the stock would be about 4.3%. This is not an attractive return from an investment standpoint. The Camden Fire is in a sound position, with a net surplus over capital and all liabilities at end of 1925 of $2,154,493.42, and this strong position is reflected in the price asked for the stock. It is not licensed in Canada.

G. A., Birtle, Man.: No Government figures are yet available with regard to the standing of the Central Canadian Insurance Co., with head office at Winnipeg, and we are unable at present to furnish you with the information requested. This company was not licensed at the end of 1925 and its report is accordingly not included in the Manitoba Insurance Department returns for that year.

W. M., Melita, Man.: In taking out the Single Premium Two-Year Endowment Policy for $10,000 with the Sun Life Assurance Co. of Canada you are taking no chances but are absolutely safe in doing so. You have the option of leaving the proceeds on maturity with the company at interest. The guaranteed rate of interest is 3½%, but the rate being paid is 5½% and there is no likelihood of this rate being decreased in the near future in our opinion. If you arrange to have the proceeds of the policy in the event of your death paid in the form of monthly income you will be doing away with the possibility of the money being lost through unwise investments, etc., on the part of the beneficiary. The Sun Life of Canada is in a strong financial position and safe to insure with.

O. J., St. John, N. B.: On proceeds of policies left with the company, the Great-West Life Assurance Co. has always paid 6% interest, while always guaranteeing 3½%. This high rate has been maintained since the inception of the company and there is every reason to believe will be maintained for some time to come. On profits left with the company to accumulate, the rate of interest has varied to a certain extent, but has never been less than 6%. Down to 1916 it was 7%; 1917, 1918, 6½%; 1919, 1920, 1921, 1922, 1923, 6½%; 1924, 1925, 1926, 1927, 6%. For 1927 the company has again increased its scale of dividends to policyholders. For example, on ordinary life, for $1,000 at age 35, premium $27.40, the first year dividend is $6.53 as compared with $3.95 in 1926. On 20-pay life, premium $35.40, the first year dividend is $6.14, as compared with $4.40 in 1926. On 20-year endowment, premium $49.50, the first year dividend is $7.07, as compared with $5.30 in 1926. The Great-West Life has long held a leading position in regard to dividends paid policyholders.

M. A., Granby, Que.: British Canadian Insurance Co., with head office at Montreal, was incorporated in 1917 and commenced business in June, 1918. It operates under a Quebec charter and not under a Dominion charter and according to does not come under the supervision of the Dominion Insurance Department. According to the Quebec Insurance Report, its total assets at the end of 1925 were $117,735.30, while its total liabilities except capital were $93,078.50, showing a surplus as regards policyholders of $24,656.80. The paid-up capital was $127,207.50 and showed an impairment of $102,600.70. The receipts in 1925 were $218,084.00, including $30,507.50 calls on capital, and $5,000.00 borrowed money. The expenditure was $217,045.07, including $122,352.74 for losses, $44,935.81 for commissions, $35,236.19 for salaries and fees. The total insurance in force, net, December 31, 1925 was $7,087,964 with premiums of $102,511.59. We do not advise the purchase of the stock of this company.

W. RAE BLIGHT

Who has been appointed Secretary-Treasurer of Geo. McMurrich Sons, Limited, Toronto. He has been connected with insurance all his business life, starting with the Royal Insurance Co., Limited, in the Toronto office, after which he was for a time with Smith, McKenzie & Hall. In 1916 he became connected with the McMurrich firm and has been with them ever since, except for a period during the war when he was overseas with the Royal Air Force. He has held the position of inspector and chief clerk with this old-established insurance firm, which handles all lines of insurance except life.

INFORMATION COUPON

This Service is confined to yearly Subscribers whose names appear on our books

The subscriber can avail himself of the service given on this page under the heading, "Insurance inquiries," by cutting out the address label which appears on the front page of every copy of Saturday Night going to a regular subscriber, and sending it along with his inquiry.

THE FIRE INSURANCE COMPANY OF CANADA

Head Office - - - 17 St. John St., Montreal.

Capital Subscribed $500,000
Capital Paid Up $200,000
Total funds for security of policy holders $1,088,079

Hon. Senator R. Dandurand, President. J. A. Blondeau, Secretary. J. E. Clement, Vice-President and Manager. F. E. Leyland, Superintendent. Grover Leyland, Local Manager.
Toronto Branch Office, 312 Metropolitan Bldg.

One of the very few Canadian Companies owned and controlled by Canadians. You are no doubt favorable to the idea of buying Canadian products—then logically you should carry at least a part of your insurance in a real Canadian Company. Consult the best agent in your Town—he represents us.

NEW YORK UNDERWRITERS INSURANCE COMPANY

CAPITAL—FULLY PAID $2,000,000 ASSETS, $5,000,000
A. & J. H. STODDART, General Agents
100 WILLIAM STREET NEW YORK CITY
RISKS BOUND EVERYWHERE IN UNITED STATES AND CANADA
H. A. JOSELIN, SUPERINTENDENT FOR CANADA—TORONTO

PROVINCIAL AGENTS
MURPHY, LOVE, HAMILTON, and BASCOM, TORONTO
MURPHY, LOVE, HAMILTON and BASCOM
R. Y. HUNTER, Resident Partner, MONTREAL
OSLER, HAMMOND and NANTON, Ltd., WINNIPEG
ALFRED J. BELL & CO., Ltd., HALIFAX, N. S.
WHITE & CALKIN, ST. JOHN, N. B.

CONTINENTAL CASUALTY COMPANY

H. G. B. Alexander, Pres.
Capital Paid Up $2,000,000 Assets Exceed $13,000,000

ACCIDENT
AUTOMOBILE
PLATE GLASS
SICKNESS
Insurance

Service Unexcelled
Head Office Federal Building Toronto
R. D. BEDOLFE, CAN. GEN. MGR.

THE **General Accident Assurance Co. of Canada**

Insurance that Really Insures

Automobile, Burglary, Plate Glass, Boiler, Electrical Machinery, Guarantee, Accident, Sickness, Liability, (all lines), Fire, Hail, Explosion and Sprinkler Leakage

Thos. H. Hall Managing Director — W. A. Barrington, Manager

PRUDENTIAL

Assurance Company Limited, of London, England
LICENSED FOR FIRE INSURANCE IN CANADA
ASSETS EXCEED $850,000,000
Largest Composite Office in the World. Applications for Agencies Invited.
Head Office for Canada: 10 St. John St., MONTREAL
Kenneth Thom, Manager for Canada
North West Branch: Huron & Erie Bldg., WINNIPEG
Fred W. Pace, Branch Manager.
Toronto Agents: Messrs. Parkes, McVittie & Shaw, Confederation Life Bldg.

NORTHWESTERN MUTUAL FIRE ASSOCIATION

SEATTLE, WASHINGTON.
HEAD OFFICE FOR CANADA, HAMILTON, ONTARIO.

Writing Fire Insurance at Cost
Assets $3,118,764.07

ALL POLICIES DIVIDEND PAYING AND NON-ASSESSABLE

BRANCH OFFICES:
Toronto, Ottawa, Vancouver, Victoria, Edmonton, Saskatoon, Winnipeg, Montreal, St. John, Halifax and Charlottetown.

The MONARCH LIFE ASSURANCE COMPANY

Furnishes Education For Children.
Makes Happy Homes.
Provides Comfort in Old Age.
Protects Business Credits.
Offices in principal Canadian Cities.

Dependability Endurance, courage ... *dependability*, these built Canada. The "Good Old Ætna" counts it a proof of its own dependability that it has been associated for more than a century with the development of Canada.

ÆTNA INSURANCE COMPANY

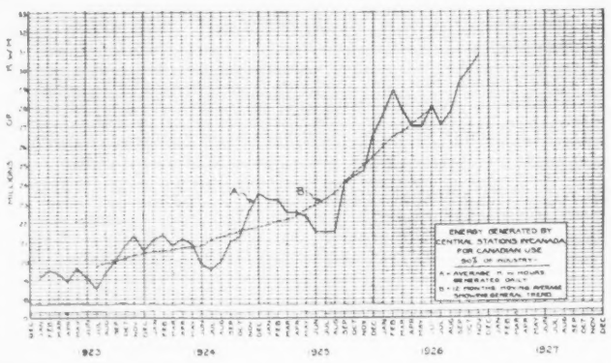
R. LONG, Special Agent, 509 Rogers Building, VANCOUVER, B. C.
R. H. LECKEY, Special Agent, 15 Toronto Street, TORONTO, ONTARIO
C. J. MALCOLM, Special Agent, 55 Canada Life Building, CALGARY, ALBERTA
ASHLEY M. WALKER, Special Agent, 8-9-12 McCallum Hill Bldg., REGINA, SASK.

"People say, Sir—what's in a name? Everything — I says! Why, you can't even be certain of getting the genuine Worcester Sauce unless you ask for it by its name—Lea and Perrins!"

LEA & PERRINS SAUCE

Russian Trade

THERE is evidence that the year 1927 will see increased trade with Russia. In the month of December, 1926, the official agent and trade representative in Canada for the Soviet Government placed orders in Canada for more than $300,000 worth of farm implements. The largest item in this purchase consists of binders, which will be sold to groups of peasants on a co-operative plan under a system of farming which is being energetically fostered and is making progress.



Other purchases will be made by Russia in Canada during the present year. The Soviet trade representative confirms the statement that Russia is in the market for more Canadian horses of a light type. The two large consignments sent over in 1926 have given eminent satisfaction, and as a result orders have been received for more stated to be up to five thousand. According to the same report, Russia will also purchase supplies in Canada of zinc and lead for utilization in the Soviet's program of industrial restoration.

There is a possibility of a branch being formed in Canada of the Centrosoyus Company of Russia, claimed to be the largest co-operative company in the world, according to representatives of that organization at present conducting a survey of the Dominion. There are branches already in England, the United States, France, Germany, China, Persia, and practically every other country. The organization is already engaged in purchasing agricultural machinery in Canada through its trade representative.

Export of Foxes

CANADA, which gave birth to the industry of domestic fox rearing, and has gradually developed it to a high pitch of perfection, is now responsible for spreading the activity to many parts of the world, says Agriculture and Industrial Progress for February. Export figures for the past couple of years show that live silver foxes have gone to the United States, United Kingdom, Belgium, France, Germany, Newfoundland, Norway and Switzerland, while in other years they have gone also to Japan, Russia and other countries. As the industry creeps abroad the call upon Canada for foundation stock increases.

In the last fiscal year a total of 5,590 live foxes valued at $1,434,680 were exported from Canada, as compared with 5,802 valued at $1,388,459 in the previous year. The United States has been the heaviest purchaser, taking last year 4,329 animals worth $955,346 as compared with 5,615 worth $1,200,444 in the previous twelve months. The United Kingdom took only 12 animals valued at $6,000 last year as compared with 113 valued at $80,700 the year before. France has been a heavy importer, buying 374 foxes worth $151,100 last year and 58 valued at $43,200 the year before.

A Four Per Cent. Money Market

"STOCK price averages have made no net gain since December 10, and the increase in the number of issues quoted is a typical characteristic of the latter stages of a distributing market," says Moody's Weekly Review of United States' financial conditions in its current issue.

"Interest rates are not declining as much as many expected, but they expected too much. In the absence of a large advance last Autumn, only a moderate decline is due now. Very likely the trend of rates may be downward into the late Spring or even mid-summer. Before Fall we look for a 4 per cent. money market, but not for much decline below this figure.

"Upon the basis of corporation earnings, not many stocks are greatly over-priced. However, earnings themselves move up and down with stock prices and prosperity—so that the real question is how much earnings may react this year."

Quebec Southern Power Corporation Activity

THE Quebec Southern Power Corporation reports that during November and December the towns of Huberdeau, Arundel, St. Calixte, St. Roch, St. Monique and St. Augustin were connected to its system, making a total of 43 communities now being served by the Corporation and its subsidiary.

The original programme of extensions for the year just closed provided for serving a total of 34 for extensions to these nine other towns have been met, and the new lines were all energized before the end of December.

Construction of the new power house at Rawdon is proceeding at a satisfactory rate and it is expected to be ready for operation during the next two or three months. Day and night shifts are now at work to rush this job to completion.

Royal Loan and Savings Co.

THE Royal Loan & Savings Company of Brantford, has issued its fifty-first annual report showing net profits of $82,793. After adding the profit and loss balance of $42,088, there was a total of $124,881 available for disbursement. Dividends required $60,000, plus a jubilee bonus of 2 per cent. amounting to $12,000. The sum of $10,000 was added to reserve account, and $42,881 was carried forward to 1927. The balance sheet shows total assets of $3,306,882, including mortgages and accrued interest $2,193,645, loans on stocks and bonds at $9,806, bonds owned at $920,585 and cash in banks at $105,548.

AN INTERESTING estimate of Canada's per capita wealth has been made by the League of Nations, with comparative figures of 22 years ago. In 1925 the per capita wealth in this country amounted to $2,406, as contrasted with $1,100 per capita in 1903. Out of the 35 nations listed, Canada ranks third, the United States showing $2,918 and Great Britain $2,459 per capita, respectively.

DIVIDEND NUMBER 159

Hollinger Consolidated Gold Mines Limited
(No Personal Liability)

A dividend of 2% on the outstanding capital stock of the Company has been declared payable on the 25th day of February, 1927, on which date cheques will be mailed to shareholders of record at the close of business on the 9th day of February, 1927.

Dated the 2nd day of Feb., 1927.
I. McIVOR, Assistant-Treasurer.

IMPERIAL OIL, LIMITED
DIVIDEND

NOTICE is hereby given that a dividend of twenty-five cents (25c) per share and a special disbursement of twelve and a half cents (12½c) per share have been declared by the Directors of Imperial Oil, Limited. The same will be payable in respect of shares specified in any Share Warrant of the Company within three days after the Coupon Serial Number NINE (9) of such Share Warrant has been presented and delivered to

The Royal Bank of Canada,
Toronto, Ontario

or at the office of

Imperial Oil, Limited,
56 Church Street,
Toronto, Ontario,

such presentation and delivery to be made on or after the

1st day of March, 1927.

Payment to shareholders of record at the close of business on the 15th day of February, 1927, (and whose shares are represented by Share Certificates) will be made on or after the 1st day of March, 1927.

The books of the Company for the transfer of shares will be closed from the close of business on the 15th day of February, 1927, to the close of business on the 28th day of February, 1927.

By Order of the Board,
T. C. McCOMB,
Secretary
56 Church St., Toronto, Ontario.

For the boy at College—a supply of Gillette Blades is always acceptable.

The De Luxe Package
Thirty blades (60 keenest shaving edges.) The finest means science can devise for a truly perfect shave. Quality safeguarded by the most careful preparation, selection and inspection.

Gillette
SAFETY RAZOR BLADES
SOLD BY ALL DEALERS THE WORLD OVER

GILLETTE SAFETY RAZOR COMPANY OF CANADA, LIMITED, MONTREAL

Confidence

The man who wins the confidence of a good bank has measurably shortened his journey to success.

He must win that confidence by integrity and sound business practice.

And, by the same token, the bank must win the confidence of its customers.

The Bank of Toronto has enjoyed steady progress by reposing its confidence in thousands of customers, while seeking, at the same time, to deserve a full measure of confidence from those with whom it is associated in business.

THE BANK OF TORONTO

JOHN R. LAMB,
General Manager.

Genuine BAYER ASPIRIN

Proved safe by millions and prescribed by physicians for

Colds Headache Neuritis Lumbago
Pain Neuralgia Toothache Rheumatism

DOES NOT AFFECT THE HEART

Safe — Accept only "Bayer" package which contains proven directions.
Handy "Bayer" boxes of 12 tablets
Also bottles of 24 and 100—Druggists.

Aspirin is the trade mark (registered in Canada) of Bayer Manufacture of Monoaceticacidester of Salicylicacid (Acetyl Salicylic Acid, "A. S. A."). While it is well known that Aspirin means Bayer manufacture, to assist the public against imitations, the Tablets of Bayer Company will be stamped with their general trade mark, the "Bayer Cross."

Union Trust Company
LIMITED
HEAD OFFICE AND SAFE DEPOSIT VAULTS
Richmond and Victoria Streets, - TORONTO

BOARD OF DIRECTORS:
HENRY F. GOODERHAM, President — J. H. McCONNELL, M.D., Vice-President
MARK BREDIN — WALTER C. LAIDLAW — M. ROSS GOODERHAM
S. R. PARSONS — J. B. LAIDLAW — A. P. TAYLOR — W. HARLAND SMITH — H. H. BECK

Twenty-sixth Financial Statement being for the Year Ended December 31st, 1926

CAPITAL ACCOUNT

Assets		Liabilities	
Mortgages, and sale agreements	$1,051,733.81	Capital Stock, fully paid	$1,000,000.00
Bonds and Stocks	156,072.81	Reserve Fund:	
Loans on Collateral	49,656.36	Balance Jan. 1st, 1926 $500,000.00	
Real Estate	220,326.36	Transferred from Profit & Loss Account 75,000.00	
Other Assets	232,031.70	Transferred from Contingent Reserve 25,000.00	
Cash on Hand and in Banks	73,196.15		600,000.00
		Dividend Payable Jan. 3rd, 1927	17,500.00
		Taxes and Other Liabilities	41,950.03
		Profit and Loss	123,567.16
	$1,783,017.19		$1,783,017.19

GUARANTEED TRUST ACCOUNT

Mortgages on Real Estate	$3,836,495.65	Trust Funds for Investment	$3,123,599.15
Victory, Municipal and other Bonds	456,634.70	Trust Deposits	1,390,163.36
Loans on Collateral	92,563.43	Capital Account	161,038.83
Cash on hand and in Banks	289,107.56		
	$4,674,801.34		$4,674,801.34

ESTATES, TRUSTS AND AGENCIES ACCOUNT

Funds and Investments	$ 7,831,324.87	Estates, Trusts and Agencies	$ 7,831,324.87
TOTAL	$14,289,143.40	TOTAL	$14,289,143.40

PROFIT AND LOSS ACCOUNT

Quarterly Dividends	$ 70,000.00	Balance brought forward December 31st, 1925	$ 167,485.32
Written Off Safe Deposit Vaults	4,740.00	Profits for 1926, after providing for cost of management, Directors' and Auditors' fees	120,039.12
Taxes and Fees, Dominion, Provincial and Municipal	14,217.28		
Transferred to Reserve Fund	75,000.00		
Balance forward	123,567.16		
	$ 287,524.44		$ 287,524.44

C. D. HENDERSON, General Manager.

A. B. Brodie, C.A. and D. McK. McClelland, F.C.A., of the firm of Price, Waterhouse & Co., Auditors.

An Eminently Complete Service for Investors

Ten offices, connected by private wire and located at strategic points in Canada; membership on five exchanges, and wire connections with leading financial centres, enable us to render the broadest possible facilities for the advantageous purchase or sale of securities.

Orders or inquiries will receive prompt attention.

JOHNSTON AND WARD

14 King Street East, Toronto

Members { Montreal Stock Exchange; Toronto Stock Exchange; Montreal Curb Market; Winnipeg Grain Exchange; Chicago Board of Trade }

Security Loan and Savings Co.

THE financial statement of the Security Loan and Savings Co., of St. Catharines, shows profits of $34,731, to which is added $3,776 being balance forward. The sum of $37,786 was paid out in dividends and $15,000 transferred to reserve, leaving a balance of $5,722. Reserve now totals $255,000, and capital fully paid $539,800. Balance sheet shows total assets of $1,610,576. Government bonds are held to amount to $189,982; cash in bank totals $41,089, and on hand $3,044. Liabilities to public include debentures, $439,292, and deposits, $347,897.

British America-Western Group Acquires British Canadian Insurance Company

THE British America and Western group of insurance companies of Toronto has completed arrangements for the purchase of the business of the British Canadian Insurance Company of Montreal which has for some years been writing all kinds of Casualty and Automobile insurance in the Province of Quebec. This is the fifth company acquired in recent years by this group of Canadian insurance companies which transact fire, marine and casualty business throughout the entire world. We understand that it is the intention to continue the British Canadian as a separate company with ample resources to protect the interests of the insuring public. The position of the British Canadian as at December 31, 1925 is dealt with on the Insurance Page in answer to an enquiry. As the company has now passed into the hands of the British America-Western group, the policies are protected and it is a company safe to insure with.

Wins Dictaphone Sales Trophy

THE Dictaphone Sales Company announce that their Branch Trophy, given yearly to the Branch with the greatest number of sales, has been won by the Toronto branch for 1926. This trophy — Mercury, The God of Finance — is competed for annually amongst the various international district offices with the same rule applying as in the American organization. Their increased business in Canada for the past year amounted to nearly 40 per cent, and Mr. Grant, the general manager for Canada, credits this showing mainly to national advertising, with the assistance of [illegible] that are [illegible] following up [illegible].

Lake St. John Paper Bonds Offered

AN OFFERING of $5,000,000 of first mortgage sinking fund 6½ per cent 20-year bonds, series "A", of the Lake St. John Power and Paper Company, Limited, is being made by the Dominion Securities Corporation at a price of 99.50 and interest. The Lake St. John Power and Paper Company, Limited, has had in course of construction since July 1926 at Mistassini, on the Mistassini River near Lake St. John, Que., a complete pulp and newsprint paper mill having a rated capacity of 220 tons of newsprint paper per day. It is expected that this mill will be in operation in December 1927. The company contemplates extending the present development from 220 tons of newsprint paper per day to 440 tons per day.

The enterprise holds under lease from the Government of the Province of Quebec extensive timber limits on the Mistassini and Mistassibi Rivers north of Lake St. John. These limits cover about 2,000 square miles and it has been conservatively estimated by two experienced timber cruisers that they contain not less than 6,000,000 cords of pulpwood, thus ensuring an adequate supply of pulpwood wood for over 50 years for the mill now in course of construction. The company is ideally situated in relation to the wood supply.

A favorable power contract has been made with the Duke-Price Power Company, Limited, ample for its requirements and extending beyond the term of the bonds. The company also holds under lease from the Quebec Government water-power sites on the Mistassini and Mistassibi Rivers estimated to be capable of developing 20,000 horsepower at a low cost. The company has contracted with one of the largest and financially strongest publishing interests in the United States for the sale for the term of the years of the entire capacity output of the newsprint paper mill now under construction.

The annual net earnings of the company, based upon the present price of newsprint paper, available for interest of these bonds, depreciation and income tax, it is estimated by the management, will be not less than $1,550,000. Interest charges on these bonds will amount to $325,000 per annum. The capitalization of the company comprises an authorized issue of $15,000,000 first mortgage bonds, $5,000,000 to be issued; $7,500,000 mortgage debentures, $3,000,000 issued; $2,000,000, 7 per cent. preferred stock, all issued, and 100,000 shares of no par common authorized and issued.

VENUS PENCILS

The Largest Selling Quality Pencil in the World

17 black degrees—3 copying

Plain ends, per doz. $1.25
Rubber ends, per doz. $1.50

At all dealers

Unequalled for any writing or drawing purpose

Try VENUS B—a soft Pencil for general use

American Lead Pencil Co.
245 Fifth Ave., New York

Makers of UNIQUE Thin Lead Colored Pencils in 12 colors—$1.25 per dozen.

Manufacturers' Finance Corporation, Limited

DIVIDEND NO. 9

Notice is hereby given that a dividend of 4 per cent. (being at the rate of 8 per cent. per annum) upon paid-up Preference Shares of this Corporation has been declared for the half year ending December 31st, 1926, payable on the 15th day of February, 1927, to Shareholders of record December 31st, 1926.

By order of the Board.

W. M. McDONALD, Secretary-Treasurer.

Toronto, Feb. 1st, 1927.

International Petroleum Company, Limited

Notice of Dividend No. 13

NOTICE is hereby given that a dividend of 25c United States Currency per share has been declared, and that the same will be payable on or after the 15th day of February, 1927, in respect to the shares specified in any Bearer Share Warrants of the Company upon presentation and delivery of coupons No. 13 at the following banks:

The Royal Bank of Canada,
68 Church St., Toronto 2, Canada.

The Farmers' Loan and Trust Company,
22 William Street, New York, N.Y.

The Farmers' Loan and Trust Company,
15 Cockspur St., London, S.W.1, Eng.

OR

The Offices of the International Petroleum Company, Limited,
56 Church Street, Toronto 2, Canada.

The payment to Shareholders of record at the close of business on the 7th day of February, 1927, and whose shares are represented by registered Certificates, will be made by cheque, mailed from the offices of the Company on the 14th day of February, 1927.

The transfer books will be closed from the 8th day of February to the 15th day of February, 1927, inclusive, and no Bearer Share Warrants will be "split" during that period.

By Order of the Board.

J. R. CLARKE, Secretary.

56 Church Street, Toronto 2, Canada.
31st January, 1927.

Loblaw Groceterias Co. Limited

NOTICE is hereby given that quarterly dividends of 1¾%, being at the rate of 7% per annum, on the prior preference shares of the Company, and 25c per share and a bonus of 25c per share on the common shares of the Company have been declared, payable on March 1st, 1927, to shareholders of record at the close of business on February 15th, 1927. The transfer books will be closed from February 16th to February 28th, both days inclusive.

D. URQUHART, Secretary.

Toronto, February 3, 1927.

"Older than the Dominion of Canada"

Even before Confederation—

The Huron & Erie Mortgage Corporation

was a trusted institution with the Canadian people.

	End of 1926	Increase
Huron & Erie Canadian Debentures	$ 19,931,000	$ 4,866,000
Savings Deposits . . .	8,647,000	1,686,000
Reserve Fund	2,350,000	500,000
Total Assets	39,558,000	8,091,000

The "Old Huron & Erie" now safeguards for Canadians more deposits and debenture investments than any similar institution in the Dominion.

Surplus security now $7,350,000

May we have the privilege of assisting you in financial transactions?

The Huron & Erie MORTGAGE CORPORATION

Branches in five Provinces

London (Four), Toronto, Hamilton, Windsor, Chatham, St. Thomas, Winnipeg, Regina, Edmonton, Victoria.

These Bonds having been sold, this advertisement is published for record purposes only.

NEW ISSUE

$4,000,000

Abitibi Fibre Company, Limited

(A wholly owned subsidiary of the Abitibi Power & Paper Company, Limited, which has purchased all of the issued Preferred and Common Stock of the Company)

First Mortgage 6% Sinking Fund Gold Bonds, Series "A"

To be dated February 1, 1927. To mature February 1, 1947. Principal and semi-annual interest (August 1 and February 1) payable in Canadian gold coin at any branch of The Royal Bank of Canada in Canada, or in United States gold coin at The First National Bank of Chicago, Chicago, Illinois, or at The Farmers' Loan & Trust Company in the city of New York, or at the option of the holder in sterling at The Royal Bank of Canada, London, England, at the rate of $4.86 2/3 to £1. Coupon bonds of $1,000 and $500 denominations, with privilege of registration as to principal. Redeemable in whole or in part on any interest payment date on sixty days' notice at par and accrued interest, plus a premium of 5% if redeemed on or before February 1, 1928, such premium decreasing thereafter ½ of 1% each two years until February 1, 1946, and thereafter at par and accrued interest. Trustee: Montreal Trust Company, Montreal.

CAPITALIZATION

(Upon completion of present financing)

	Authorized	To be Outstanding
First Mortgage 6% Sinking Fund Gold Bonds	$10,000,000	$4,000,000 (Series "A")
7% Cumulative Preferred Stock	10,000,000	4,000,000
Common Stock (no par value)	100,000 shs.	100,000 shs.

The following summary is based upon a letter of Mr. Alexander Smith, President of Abitibi Fibre Company, Limited, dated February 4, 1927:—

THE COMPANY: Abitibi Fibre Company, Limited, has acquired all the properties and assets of the Mattagami Pulp & Paper Company, Limited, as a going concern. These properties, located at Smooth Rock Falls, Northern Ontario, include a complete plant of modern reinforced concrete construction with a manufacturing capacity of 50,000 to 60,000 tons per annum of high grade sulphite pulp, to which bleaching equipment with a capacity of about 30,000 tons per annum was added in 1926, and a complete hydro-electric development with an installed capacity of 9,000 h.p., which supplies power for current needs.

The Company holds a Crown timber license from the Province of Ontario, covering approximately 840 square miles of timber lands on watersheds in the neighborhood of its plant, in addition to about 125 square miles of timber areas on the same watersheds owned in fee simple—a total of approximately 965 square miles estimated to contain not less than 3,000,000 cords of spruce pulpwood. This amount assures an ample supply of pulpwood for the Company's requirements.

SECURITY AND ASSETS: These Bonds will be secured by a Deed of Trust and Mortgage, constituting, in the opinion of Counsel, a first mortgage and charge on all of the Company's assets, present and future, specific as to real estate, plants, buildings, equipment, timber areas and other fixed assets, and a floating charge as to all other assets.

The net tangible assets, as shown by the Balance Sheet of the Company at December 31, 1926, as certified by Messrs. Price, Waterhouse & Co., after giving effect to appraisals were as follows:

Plant and Equipment, sound depreciated value, as appraised	$5,458,218.91
Freehold Timber Lands and Crown Timber Limits, as appraised	3,000,000.00
Working Capital	1,347,978.83
Total Assets	$9,806,197.74

EARNINGS: Net earnings of the properties acquired, available for interest, after deducting all operating charges, maintenance and repairs, but before depreciation and Dominion Taxes, as certified by Messrs. Price, Waterhouse & Co., have been as follows:

Year ended December 31, 1925	$834,621.81
Year ended December 31, 1926	700,754.88

Net earnings for the year 1926, reflecting only in part the operation of the new bleaching plant, were, therefore, over 2.9 times the maximum annual interest charges of $240,000 on these Series "A" Bonds to be outstanding.

SINKING FUND: The Trust Deed will provide for annual sinking fund payments commencing November 1, 1928, estimated to be sufficient to retire over 61% of these Series "A" Bonds prior to maturity, the minimum annual payment being $90,000.

OWNERSHIP AND MANAGEMENT: Abitibi Power & Paper Company, Limited, one of the largest newsprint manufacturing companies in Canada, has purchased all of the issued Preferred and Common stock of the Abitibi Fibre Company, Limited, whose plant and properties are situated in the same territory, assuring efficient co-operation between management of the parent company and its wholly owned subsidiary, and permitting the most economic development of the combined resources of the two companies. It is the intention of the Fibre Company, as and when economic conditions warrant, to develop the property as a newsprint operation, for which power and wood conditions are peculiarly favourable.

We offer these bonds for delivery if, as and when issued and received by us, and subject to the opinion of our counsel of all proceedings, at—

99 and accrued interest, to yield about 6.09%

Royal Securities Corporation, Limited

Peabody, Houghteling & Co.

The above statements are not guaranteed, but are based upon information which we believe to be reliable and on which we acted in purchasing these securities.

Electric Light and Power Industry Prospects

fact that power-using industries are keeping well abreast of this development is most encouraging.

In water power developed per 1,000 of population, Canada is far in advance of all countries except Norway and Switzerland, but neither of these latter countries has the great undeveloped resources which are found in Canada.

There are several factors which prevent the treatment of Canadian electrical statistics being dealt with in as detailed a manner as are the corresponding statistics in the United States. The Canadian power industry is experiencing so rapid an expansion that it is difficult to determine the extent to which it represents substitutions for steam, and the electrification of new plants is proportionately a much more important factor here than in the United States; moreover, the statistics of Canadian power production have not yet been standardized to the point where it is possible to differentiate between industrial power load, commercial lighting load and the domestic load. Minor recessions are lost in the general expansion and the returns received from the plants give so little detail that no further statistical treatment than that indicated by the graphs on another page seems justified.

* * *

IN CONTRAST with this situation is the one described by Mr. Robert M. Davis, Statistician for the "Electrical World", in an address before the annual meeting of the American Statistical Society in December, 1926. He claimed that many of the present indices of manufacturing production are less accurate than the barometers which it is possible to construct from the power consumption in the various industries. It was pointed out that car loadings are not available until the manufacturing process has been completed and the products sold and shipped. Car loadings are thus a better index of distribution than of manufacturing. Bank clearings are even less closely related to the volume of manufactured commodities, since the transactions thus reported are not completed until the corresponding goods are received and paid for. Employment figures fail to indicate the number of "employees" carried by plant employers in dull seasons. In contrast with this situation, figures for electric power generated reflect the actual activity of industry and the use of electric power in the various modern industrial activities has become so much a part of the industrial structure that every change in the industrial life of the country is immediately reflected in the demand for electrical energy for power purposes.

In order that electric power production might reflect conditions in separate industries, electric light and power companies are now furnishing the Electrical World with the energy consumption figures of 1,000 or more large power customers, these manufacturing plants being carefully selected in accordance with the size and general conditions of the various industries. These plants consume approximately eight billion kilowatt hours annually. As the returns are based upon the energy consumed at the same plants each month, this largely eliminates the factor of substitution of electric power for other types of power, and it also eliminates the increase due to new customers. The returns of monthly electrical energy consumption are tabulated in accordance with groups or branches of the primary industries. Figures are now available covering the metal industries, textile industry, stone, clay and glass industries, fertilizer industry, paper and pulp industry, rubber industry and the food manufacturing group. Special sub-groups have been worked out, such as the electrical manufacturing industry, the metal-working industry, metal mining, and boiler manufacturing. These figures cover the interval from 1923 to the present date, and it is proposed to increase the number of returns received to a point where they cover the consumption of fifteen billion kilowatt hours annually, and to extend the tabulation to a point where it reflects the activity of a much larger number of sub-groups than those mentioned.

In compiling these results for a general barometer of industrial activity for the various sections of the United States it has been necessary to recognize the fact that a particular industry is of varying importance in different sections; thus, the textile industry is given a weight of 21 per cent. in the nation as a whole, 44.2 per cent. in the New England states, 22.6 per cent. in the middle Atlantic states and 15.5 per cent. in the southern states.

Because of the rapidity with which these types of indices reflect changes in industrial activity, it is felt that this type of barometer has large possibilities in the future. While it may not be particularly worth while to compare these curves of the general progress in the industry with the activity of the particular plant, yet this type of comparison should be of some assistance in planning future production programs.—Royal Bank of Canada February Letter.

Will the West Indies Treaty be Dropped?

"WHAT is Canada going to do about the new Trade Treaty with the West Indies, a treaty suggested by herself, negotiated at Ottawa, and ratified subsequently by each and every one of the parties concerned?" asks "The Daily Gleaner," Kingston, Jamaica, in a recent article. "The treaty is now in existence. All that remains is that it should be implemented. All that remains is that the new preference rates shall be imposed and the new cold storage ships constructed and put in operation. But doubts have arisen as to whether Canada intends to carry her part of the bargain to completion, discussions as to whether it will pay her to do this are now taking place, suggestions that she will fail to honor the terms of the treaty are now being freely made.

"We, however, cannot believe that Canada will at this moment say to the West Indies, we cannot carry out this treaty because we find that its terms are not advantageous to us. Canada could not do that and expect any other country to regard her signature as of any worth and validity whatever. We therefore expect to hear that contracts for the new ships will be awarded shortly, but we must confess our fear is that those ships might not be up to the standard agreed upon—a matter of the first importance when the value of the new Trade Treaty is being considered. Here, indeed, in so far as Jamaica is concerned, we come to the very heart of the question whether the new treaty will be of any real service to us or not. If the ships come up to the requirements prescribed, if they can carry the fruit in good condition to the Canadian ports, we might have no reason to regret the new treaty, even though it will by no means give us anything like what some enthusiastic persons here have expected from it. But if we are to have ships that are not satisfactory from the fruit-carrying point of view, we shall certainly feel that it would have been far better for us not to have entered into any fresh trade negotiations with the Canadian Dominion just now.

"Our own government, which has intended to alter our tariff this session so as to give the new preferences agreed upon in the treaty, decided recently to delay taking any action in this matter until informed that Canada had awarded the contract for the building of the ships. In Canada itself dissatisfaction is being expressed in political circles at the estimated cost of these ships. But the Canadian government which negotiated the Trade Treaty is the government at present in power; and while, as we said at the time, this new instrument was really intended to have an influence on the then expected general election in Canada, it is simply inconceivable that the Canadian government did not have some idea as to what the cost of carrying out its terms would be. Mr. King and his colleagues naturally wished to go to the polls with something about which they could boast as calculated to develop Canada's trade overseas and to increase Canada's influence and prestige beyond her own borders. A new Trade Treaty with the West Indies appeared a likely means of impressing the Canadian electorate; consequently it was negotiated by the Liberal government; and as the Conservatives had always preached closer relationship between Canada and the West Indies they did not criticize it too sharply. But the conservative moderation of itself will now compel the Liberals to respect an agreement to which they have put their hands. For if they fail to do so, obviously the Conservative Opposition will at once raise the cry of Canada's honor being sacrificed so that a Liberal government's mistakes might be hidden; and it would be shown that instead of Canada's influence being maintained and advanced in the British West Indies the name of Canada would become a by-word and a reproach in these colonies. Mr. King knows that this would happen; consequently he is likely to insist that the Trade Treaty shall be implemented. But we on our part will have to be vigilant that what has been guaranteed shall be provided; that Canada shall deliver the goods she has promised to deliver, that she shall give to this colony a steamship service which she herself knows to be necessary if there is to be anything like the development of a direct fruit trade between Jamaica and herself.

"Since writing the above we have seen a telegram from Canada announcing that the Dominion of Canada is now negotiating a trade treaty with the island of Cuba, according to unofficial information received here from what is considered a reliable source. If that is so, we shall have to be careful to see that this Cuba-Canada treaty does not render null and void the preference granted to our sugar.

"It will be remembered that this is precisely the danger we warned Jamaica against when some of our legislators were going wild over the prospects of this country being launched on the sea of prosperity by Canada. We alone seem to have perceived that Canada had not pledged herself not to enter into other treaties with tropical countries who are our competitors; yet when we insisted upon every safeguard being applied in our interest while yet there was time, we were denounced as desiring to smash the treaty and cast reflections on the Canadian government. And we heard a great deal about Cuba never being able to obtain as much preference from Canada as we had—just as though Cuba could not take a smaller preference on her sugar and then beat us to a frazzle! Well, now we shall see. That there is something in the news we publish this morning we have no doubt whatever, though of course we shall probably have denials at first. Our business at present is to be calm and wary, to wait for official information, to get the facts, and then to make the proper representations. We might have avoided all this some months ago had we not acted so characteristically. But we rushed ahead, seeing no danger and abusing those who warned us of any. It appears that in this country experience teaches nothing."

The Financial Post Survey 1927

THE Financial Post Survey, the third volume of which has just been published by The Financial Post, Toronto, Canada, incorporates many new features. There is a survey of inheritance taxes in the nine provinces and information is given on the corporation taxes in the various provinces. The survey contains this year statistical studies of the principal industries of Canada such as automobile, iron and steel, brewing, baking, leather, pulp and paper, water power, mining and fishing industries, etc. There is a table showing the earnings record of every important stock over a term of three years with stock market prices for six years past. The financial statement of every province, city and town in Canada is summarized for the purchaser of government and municipal debentures while federal finances are also covered. A record is given of month by month prices since before the war of over 100 staple comm. articles.

The Financial Post Survey this year has more than 250 pages. The editors are John E. Langdon, business editor, and Floyd S. Chalmers, managing editor of The Financial Post.

Flax straw is now in considerable demand in the United States and is moving from Saskatchewan across the border. Minneapolis manufacturing concerns are finding the local flax straw supply insufficient and are extending their purchases into Manitoba and Saskatchewan. Farmers who have flax straw are being advised to hold their stacks as prospects are good for finding a market for large supplies.

CPT Co

Are You Confident Your Will is Right?

A MAN who takes these three precautions will secure real peace of mind about his will.

1. Have a lawyer draw the will.
   That saves the danger of litigation made possible by technical irregularity.
2. Discuss its practical provisions with this Company.
   Our wide experience in Executorship might suggest a more practical method of achieving the result in mind.
3. Name the Canada Permanent as Executor and Trustee.
   That places all the experience and all the corporate judgment of this Company at the service of the family. They are assured a permanent executor, a responsible trustee, a regular income.

For the sake of your own peace of mind and your family's happiness, make sure your will is drawn and executed so as to secure the very important ends you have in view.

THE CANADA PERMANENT TRUST CO
Paid-up Capital One Million Dollars
Toronto Street Toronto.
Manager, Ontario Branch - A. E. HESSIN 25

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BOND AND SALES CORPORATION, LIMITED
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Sir John Willison, Kt., LL.D. President — Sir William Hearst, K.C.M.G. Vice-President

$5,000,000

Lake St. John Power and Paper Company, Limited

(Quebec Company)

First Mortgage Sinking Fund 6½% 20-year Bonds
Series "A"

To be dated February 1, 1927 — To be due February 1, 1947

Principal and semi-annual interest (February 1 and August 1) payable at the holder's option, in Canadian currency at the Imperial Bank of Canada in Toronto and Montreal, Canada, or in New York in United States gold coin of the present standard of weight and fineness, or in London in sterling at the fixed rate of $4.86⅔ to the pound. Redeemable as a whole or in part, for sinking fund or otherwise, on any interest date on 60 days' notice at 105 and accrued interest to and including February 1, 1937, at 104 and accrued interest thereafter to and including February 1, 1942, and at 103 and accrued interest thereafter and before maturity. Fully registered bonds and coupon bonds registerable as to principal only in denominations of $1,000 and $500.

Interest payable without deduction for United States Federal Normal Income Tax not in excess of 2% which the Company may be required or permitted to pay thereon or retain therefrom under any present or future laws of the United States.

Trustee: National Trust Company, Limited, Toronto.

CAPITALIZATION
(Upon completion of present financing)

	Authorized	To be Issued
First Mortgage Bonds	$15,000,000	$5,000,000
Mortgage Debentures	7,500,000	3,000,000
7% Preferred Stock ($100 par value, cumulative from July 1, 1928)	2,000,000	2,000,000
Common Stock (no par value)	100,000 shares	100,000 shares

The Trust Deed will provide that the balance of the authorized first mortgage bonds may be issued from time to time in such series, may be payable in such currencies and places, mature on such dates not earlier than February 1, 1947, bear such rates of interest, and carry such sinking fund, conversion and redemption provisions as the directors may determine at the time of issue. Such additional bonds may be issued (a) to the extent of 75% of the cost or fair value, whichever is less, of additional fixed properties and plant, including timber leaseholds, acquired by the Company; (b) to refund bonds issued under this mortgage, par for par, or (c) to the extent of 75% of the cost or fair value, whichever is less, of properties of subsidiaries which are either directly charged under the Trust Deed or are indirectly charged through the issue of securities of the subsidiary, all of such securities being specifically charged to secure these bonds, all as will be more fully set out and defined in the Trust Deed securing this issue.

From the within letter Mr. E. A. Wallberg, President of the Company, we summarize as follows:

THE COMPANY—The Lake St. John Power and Paper Company, Limited, has had in course of construction since July last, at Mistassini on the Mistassini River, near Lake St. John, Quebec, a complete pulp and newsprint paper mill having a rated capacity of 220 tons of newsprint paper per day. It is expected that this mill will be in operation by December, 1927. The Company contemplates extending the present development from 220 tons of newsprint paper per day.

The Company holds under lease from the Government of the Province of Quebec extensive timber limits on the Mistassibi and Aux Rats Rivers, north of Lake St. John. These limits cover about 1,000 square miles and it has been conservatively estimated by two experienced timber cruisers that they contain not less than 6,000,000 cords of pulpwood, thus ensuring an adequate supply of low-cost wood for over 60 years for the mill now in course of construction. The Company is ideally situated in relation to its wood supply.

The Company has a favourable power contract with Duke-Price Power Company, Limited, ample for its requirements and extending beyond the term of the bonds. It also holds under lease from the Quebec Government water-power sites on the Mistassini and Mistassibi Rivers, estimated to be capable of developing 20,000 horse-power at a low cost.

On account of its exceedingly low cost wood and power and its thoroughly modern mill, the Company will be one of the lowest-cost paper producers in Canada.

Satisfactory assurances have been obtained as to the construction this year of a connecting railway line between Mistassini and the Canadian National Railway system, which will give the Company excellent communication with its newsprint markets.

SALE OF PAPER OUTPUT—The Company has contracted with one of the largest and financially strongest publishing interests in the United States for the sale for the term of ten years of the entire capacity output of the newsprint paper mill now under construction.

MANAGEMENT—Construction of the plant and operation of the mill will be under the supervision of the general manager of the Company, Mr. John Stadler, one of the most experienced and best-known engineers and paper manufacturers in the industry.

PURPOSE OF ISSUE—The proceeds of this issue and of the sale of debentures will be used entirely for construction of the mill, payment for properties and for working capital.

SECURITY—These bonds will be secured by a specific first charge on real and immovable property of the Lake St. John Power and Paper Company, Limited, including the mill, timber leases and power sites, and a floating charge on all other assets of the Company, now owned or hereafter acquired, all as will be more fully set out in the Trust Deed securing this issue. The Company will covenant to pay no dividends on its capital stock which would reduce the net current assets of the Company below $800,000.

SINKING FUND—The Trust Deed will provide an annual Sinking Fund for Series "A" bonds sufficient to redeem sixty per cent. of these bonds by maturity. The first payment under this Sinking Fund is due February 1, 1931.

ASSETS—The value of net tangible assets of the Company, available for the security of these bonds upon the completion of the plant has been conservatively estimated at $13,250,000.

EARNINGS—The management estimate that the annual net earnings of the Company, based upon the present price of newsprint paper, available for interest on these bonds, depreciation and income tax will be not less than $1,350,000. Interest charges on these bonds will amount to $325,000 per annum.

PRICE: 99.50 and interest

These bonds are offered for sale, when, as and if issued and received by us and subject to the approval of all legal details by our counsel, Messrs. Blake, Lash, Anglin and Cassels, Toronto.

DOMINION SECURITIES CORPORATION LIMITED.
Established 1901

MONTREAL OFFICE 189 St. James Street — E. R. WOOD, President, Head Office: 26 King Street East, TORONTO 2 — LONDON, ENG., OFFICE No. 6 Austin Friars

February 4, 1927

The statements contained in this circular are not guaranteed, but are based upon information which we believe to be reliable and on which we acted in purchasing these securities.

Large Increase

In Trust Business shown by

45th Annual Report of

The Toronto General Trusts Corporation

Head Office
Bay and Melinda Streets, Toronto

1926 largest year in Company's History
New Business exceeded $20,000,000.00

Total Assets $159,812,664.27

The Annual Meeting of the Shareholders of The Toronto General Trusts Corporation was held at its Head Office at Toronto on Wednesday, February 2nd, 1927, when the following Statement was submitted and adopted:

DIRECTORS

President
HON. N. W. ROWELL, K.C., LL.D.

Vice-Presidents
MAJOR-GEN. SIR JOHN M. GIBSON, K.C.M.G., K.C., LL.D.
CHARLES S. BLACKWELL
E. T. MALONE, K.C.

J. G. SCOTT, K.C.
HON. A. C. HARDY
J. BRUCE MACDONALD
LIEUT.-COL. R. W. LEONARD
LIEUT.-COL. JOHN F. MICHIE
HON. SIR DANIEL H. McMILLAN, K.C.M.G.
H. H. WILLIAMS
THOMAS BRADSHAW, F.I.A.
WILMOT L. MATTHEWS
ARCHIBALD H. CAMPBELL
F. BARRY HAYES
S. J. MOORE
ISAAC PITBLADO, K.C., LL.D.
BRITTON OSLER, K.C.
ALEXANDER MACLAREN
PAUL J. MYLER
W. W. NEAR
A. E. MATTHEWS

Capital Account

Capital Stock Subscribed and Fully Paid - -	$2,000,000.00
Reserve Fund - - - -	2,600,000.00
Surplus Funds (including provision for January Dividend, Taxes and Unearned Rentals) - - - -	233,718.63
	4,833,718.63

Guaranteed Trusts Account

Guaranteed Trust Funds for Investment - -	14,273,780.89

The above Account represents funds invested with the Corporation in its Guarantee Investment Receipts for periods from three to five years at fixed rates of interest (at present 5% per annum). The securities in which these funds are invested comprise first mortgages and Government and Municipal Bonds and Debentures.

Estates, Trusts and Agencies Account

Assets of Estates and Agencies under administration by the Corporation - - - -	140,705,164.75
TOTAL ASSETS UNDER ADMINISTRATION -	$159,812,664.27

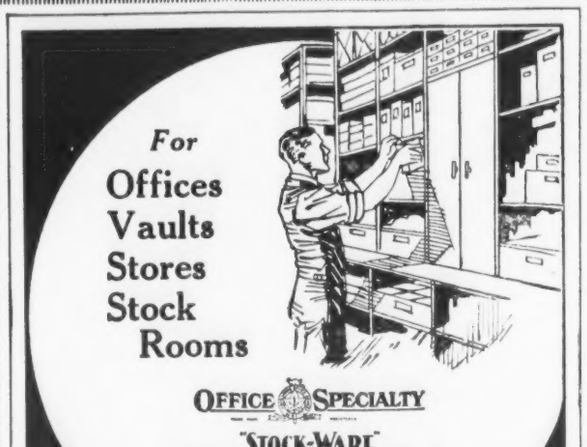
We solicit the business of responsible individuals and institutions offering convenient, helpful and satisfactory trust service in every conservative form.

W. G. WATSON,
General Manager

H. M. FORBES
Assistant General Manager

THE
TORONTO GENERAL TRUSTS
CORPORATION

Toronto - Ottawa - Winnipeg
Saskatoon - Vancouver



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Stock
Rooms

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"STOCK-WARE"
STEEL SHELVING
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Easy to Erect

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COMPLETE LINE COMPLETE SERVICE
Desks Chairs Tables Files Folders
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THE OFFICE SPECIALTY MFG. CO. LIMITED
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Factories: Newmarket, Ont. Branches in Principal Cities 275

A Good, Sound
First Mortgage
Real Estate Bond

It you will [illegible] and at the same [illegible] the finest first mortgage securities [illegible] you cannot do better than invest in the First Mortgage Bonds of the Clarendon Apartments Limited. This property, which [illegible] will be one of the most beautiful and best located apartment building in Toronto, at the corner of Avenue Road and Clarendon Avenue.

The total mortgage is only [illegible] of the independently appraised valuation, and there is a very substantial equity behind the Bonds.

Price
100 and Interest to Yield 7%

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HUNTLY R. DRUMMOND, *Vice-President*
H. B. MACKENZIE, *General Manager* — E. P. JELLETT, *Asst. Gen. Manager*
G. T. BOGERT, *Supt. of Branches*

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Maj. S. C. NORSWORTHY, D.S.O., M.C. — GORDON F. PERRY

Manager BRUCE L. SMITH — *Toronto Office* 59 Yonge Street

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CALGARY, EDMONTON, HALIFAX, HAMILTON, OTTAWA, QUEBEC, ST. JOHN, N.B., ST. JOHN'S, NFLD., TORONTO, VANCOUVER, VICTORIA, WINNIPEG

Assets under Administration exceed
$380,000,000

Further Progress by Union Trust Company

THAT the year 1926 had been one of distinct progress for the Union Trust Company was the opinion expressed at the annual shareholders' meeting of that company. The general manager reported advances in all departments of the company's business and referred particularly to the excellent prospects for the year now beginning.

The profits of the company for the year 1926 stand at $120,039, as compared with $116,503 for the previous year. This amount, added to the balance carried forward from the preceding year, $167,485, provided the sum of $287,524 at the credit of profit and loss account. From this total the usual quarterly dividends were paid, aggregating $70,000; the sum of $1,740 was written off the company's vaults and equipment; $14,217 was appropriated for taxes; $75,000 was transferred to reserve account and there was carried forward the sum of $123,567.

The company's 4 per cent. savings accounts, shown in the statement as trust deposits, show another increase to the sum of $1,390,168 evidencing renewed public confidence. It was stated at the annual meeting that many estates entrusted to the company for administration had been closed out during the year and the distribution to the beneficiaries completed. While this naturally had the effect of lowering the volume of estates assets, sufficient new business was entrusted to the company to offset these distributions and in addition show a satisfactory increase in that department.

The President, Henry F. Gooderham, and the Vice-President, Dr. J. H. MacDonald, were both re-elected, as were the other members of the Board of Directors, Mark Bredin, H. H. Beck, W. H. Smith, A. P. Taylor, W. C. Laidlaw, M. R. Gooderham, J. H. Laidlaw and S. R. Parsons.

Economic Investment Trust Shares Offered

AN issue of $1,250,000 convertible common stock of Economic Investment Trust, Limited, is being offered at $52.50 per share by Cochran, Hay & Company. This company has been incorporated under the Canada Companies Act. The present issue of common stock is 50 per cent. of the authorized amount. In addition the company is authorized to issue $2,500,000 of 5½ per cent. cumulative redeemable preferred stock, which has been created to make provision for conversions of common stock when, as and if the conversion privilege is exercised by the common stock shareholders.

Economic Investment Trust, Limited, has been incorporated to carry on a business similar in character to that of investment trust companies in Great Britain.

The primary purpose of the trust is to afford safety of investment, combined with maximum earning power, through the broad diversification of its resources in all classes of investments, such as bonds of Governments, municipalities and corporations, and non-preferred and common stocks of financial, public utility and industrial corporations, and loans secured by such obligations and investments.

The Board of Directors includes Lord Osler, K. C., A. M. M. Kirkpatrick, H. C. Schofield, M. L. A., E. James Bennett, Hume Cronyn. The Canadian Advisory Committee includes W. W. Near, J. E. McAllister, Hon. S. C. Mewburn, K. C., Lieut.-Col. W. Leggat and T. H. Wood. In addition to the Canadian Advisory Committee there is a London Advisory Committee, consisting of William Sandford Poole and Andrew W. Tait. Both of these men have been very active in investment trust matters in Great Britain and they are connected with numerous investment trust, public utility and industrial companies.

Waterloo Trust Co.'s Year

THE Waterloo Trust and Savings Company has presented its fourteenth annual report showing net profits of $80,650 for the year 1926. The company paid dividends at the rate of 6½ per cent. per annum, amounting to $48,750. After setting aside $7,011 for federal income tax and transferring $25,000 to reserve account, it carried forward $2,128 into 1927. The company's reserve now amounts to $225,000. There was a gratifying increase in the company's assets, which amounted to $6,269,930, a gain of $1,056,047 during the year. Guaranteed funds increased by $772,000. The company's deposit and general guaranteed receipt business also shows further growth.

Premier Trust Company

THE revenue of the Premier Trust Company for the year ended December 31st, 1926, including $796 brought forward from the previous year, amounted to $26,133, and after meeting all the customary charges there remained $10,073, out of which dividends amounting to $8,800 were paid, and $712 written off, a balance of $561 being carried to the new account.

Unbroken Gains

in Insurance, in Assets, in Surplus

Eight Years

The volume of Insurance in Force has grown as follows:

1918	$17,398,195
1919	21,338,339
1920	25,745,826
1921	29,806,174
1922	34,460,044
1923	42,175,160
1924	50,611,214
1925	60,404,541
1926	72,442,853

In 1926 the Crown Life again registered big gains, maintaining its unbroken record of progress and solidity.

	1925	1926
Insurance Issued	$18,566,755	$22,314,509
Insurance in Force	$60,404,541	$72,442,853
Assets	$7,427,821	$8,697,234
Surplus	$855,311	$957,543

Interest Earned 6.81%

—an evidence of careful handling of Policyholders' Funds.

Copy of Annual Report will be sent on request.

CROWN LIFE
INSURANCE COMPANY

JOHN G. KENT, *President* — H. R. STEPHENSON, *General Manager*
HOME OFFICE: TORONTO, CANADA

New Orleans
and the
Beautiful Mississippi
Gulf Coast

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Golfing in sunshine every day. Fishing, hunting, horse riding, yachting—all year round in a spring-like climate. Accommodations to suit everyone. Hotels palatial or quiet and unpretentious—boarding houses, cottages.

Excellent opportunities for home or investment

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Panama Limited

The last word in elegance and luxury—leave Chicago 12:30 p. m., arrive New Orleans 9:30 a. m., Gulfport 9:50 a. m., Biloxi 10:30 a. m., Pass Christian 10:30 a. m. Not a day lost from business or pleasure. Extra fare. Two other fine all-steel trains daily to New Orleans leave Chicago 9:00 a. m. and 6:15 p. m.

Ninth Mid-Winter Vacation party to Mardi Gras at New Orleans —direct or via the beautiful Mississippi Gulf Coast—leaves Chicago, February 26, six days, only $95, all expense, from Chicago.

Mardi Gras at Biloxi, March 1. Two mammoth parades with Sieur D'Iberville in historic setting.

Delightful cruises on the enchanting Caribbean from New Orleans.

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We Recommend:

Lake Ontario Brewing Co., Ltd.

$25.00 shares

Modern Brewery at Kingston, Ontario. Established earnings and unusually bright prospects for increase, owing to new Ontario law and exclusive license in territory.

No debts. One class of stock. Capable management.

We consider this a very attractive business man's investment for substantial profits.

Circulars on request.

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Established 1889
BANKERS AND BROKERS
11 St. John St., Montreal.
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Members of selling syndicate.

SERVICE

The services of the statistical department of this company are available to investors at all times. Because of the vast amount of data which this department has gathered together and fyled during the past years it is well equipped to compile and supply information and statistics on all matters relating to investment, and to make intelligent analyses of security holdings.

NESBITT, THOMSON and Company Limited
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Montreal Quebec Ottawa
Hamilton London, Ont. Winnipeg

355

7% UNITED FIRST MORTGAGE BONDS

We Offer You More Than an Investment

In offering you issues of United Bonds which we sponsor, we offer you more than a mere investment. We offer you, as well, a lasting supervision which makes United Bonds **a good investment kept good.**

When United Bonds are being issued we make searching enquiries as to the moral and financial worth of the mortgagor, examine the locality; search the titles of lands; and familiarize ourselves thoroughly with the plans and specifications. Then we maintain a personal supervision of the building during erection.

Following that, we supervise the upkeep of the property, insurance upon it, and the collection of moneys from its revenue to meet payments of interest and principal as they mature.

We render to our bondholders a sustained Investment Service.

Will you not let us send you details of issues we are offering now?

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UNITED BOND CO. LIMITED
Howard C. Wade, President.
Wm. Brown, Vice-President and Manager.

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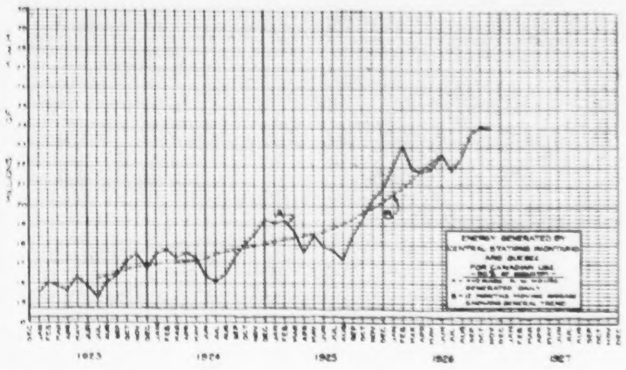

Abitibi Fibre Bond Issue Over-Subscribed

AN OFFERING of $1,000,000 of 6 per cent. first mortgage 20-year sinking fund gold bonds, series "A", of the Abitibi Fibre Company, Limited, made by Royal Securities Corporation, Limited, and Peabody, Houghteling and Company, is reported to have already been over-subscribed. The bonds were offered at 99 and accrued interest to yield 6.09 per cent. The Abitibi Fibre Company, Limited, has acquired all the properties and assets of the Mattagami Pulp and Paper Company, Limited, as a going concern. These properties, located at Smooth Rock Falls, Northern Ontario, include a complete plant of modern reinforced concrete construction with a manufacturing capacity of 50,000 to 60,000 tons per annum of high-grade sulphite pulp, to which bleaching equipment with a capacity of about 30,000 tons per annum was added in 1926, and a complete hydro-electric development with an installed capacity of 9,000 h.p., which supplies power for current needs.

The capitalization of the Abitibi Fibre Company, Limited, will consist of an authorized issue of $10,000,000 first mortgage sinking fund 6 per cent. gold bonds, of which $4,000,000 will be presently outstanding; $10,000,000 of 7 per cent. cumulative preferred stock, of which $4,000,000 will be outstanding, and 100,000 shares of common stock, of no par value. The Abitibi Power and Paper Company, Limited, one of the largest newsprint manufactuirng companies in Canada, has purchased all of the issued preferred and common stock of the Abitibi Fibre Company, Limited, whose plant and properties are situated in the same territory, assuring efficient co-operation between the management of the parent company and its wholly owned subsidiary. It is the intention of the Fibre Company, as and when economic conditions warrant, to develop the property as a newsprint operation, for which power and wood conditions are stated to be peculiarly favorable.

The bonds will be secured by a deed of trust and mortgage constituting a first mortgage and charge on all of the company's assets, present and future. Net earnings of the properties acquired, available for interest, after deducting all operating charges, maintenance and repairs, but before depreciation and Dominion taxes, were $534,611 for the year ended December 31, 1925, and $700,734 for the year ended December 31, 1926. Net earnings for the year 1926, reflecting only in part the operation of the new bleaching plant, were, therefore, over 2.9 times the maximum annual interest charges of $240,000 on these Series "A" bonds to be outstanding. The trust deed will provide for annual sinking fund payments commencing November 1, 1928, estimated to be sufficient to retire over 61 per cent. of these Series "A" bonds prior to maturity, the minimum annual payment being $90,000.

Fine Showing by Canada Cement Co.

NOTWITHSTANDING drastic cuts last year in the price of cement—first from $1.72 to $1.42 per barrel and later to $1.15—the report of Canada Cement Company, Limited, for the year ending December 31, 1926, shows a reduction of onlp about $122,000 in operating profits after a depreciation write-off of about $107,000 more than in 1925. The report also shows an increase of nearly three-quarters of a million in net working capital.

Operating profits amounted to $1,576,966, as compared with $1,699,243. Other income showed a very substantial increase at $697,041, bringing the total to $2,274,007, as compared with $2,344,006. This came after a depreciation write-off of $1,650,884, as compared with only $1,543,233 the preceding year. Bond interest of $287,897; contingent reserve, $200,000, fire insurance reserve, $149,461; reserve for extra replacements and renewals, $16,500; preferred dividends, $735,000; and common dividend, $810,000 left a surplus for the year of $35,147, bringing the profit and loss balance to $1,391,573.

Net working capital increased to $9,252,302 from $8,632,590 despite a decrease in bonds held amounting to over $600,000. Both inventories and receivables are shown somewhat lower, but cash is shown at $1,303,107, as compared with only $223,210. Accounts payable are cut nearly in half at $672,136.

Total assets are shown at $33,838,647, as compared with $34,381,090. The net result of additions during the year and depreciation leaves plant and properties at $22,213,014, as compared with $23,305,222.

City Dairy Had Satisfactory Year

NET trading profits amounting to $278,490, after making provision for depreciation, bad and doubtful debts, etc., and including income from investments, are shown in the annual report of City Dairy Company, Limited, for the year ending December 31, 1926. This figure compares with $274,330 for the preceding year. Dividends paid for the year ending Dec. 31, 1926, amounted to $139,100. The surplus brought forward into 1926 amounted to $450,151, and the surplus carried forward into 1927 was $580,242.

W. J. Northgrave, President, in presenting the directors' report, states that "the past year has been one of continued progress for the company. In spite of unfavorable weather conditions in the summer months, which adversely affected ice cream sales, the year's operations as a whole have been very satisfactory."

A British Columbia hen, a white Leghorn, has taken the world record in egg-laying with a total of 348 eggs laid in 365 days. The hen was entered by the University of British Columbia in the Dominion Experimental Farm contest extending from November 1st last year to the same date this year. Previous egg-laying records were held by New Zealand (342 eggs per year), in 1925, and by Australia (347 eggs) in 1925. Last year the honor of establishing a record for this continent went to a hen in Puyallup, Washington, with 335 eggs laid in the year.

Western Homes Ltd.
Mortgage Investments
Winnipeg—Canada

Capital Subscribed $2,500,000.00
Capital Paid Up 1,000,000.00

Assets of One Million Dollars invested in mortgages on moderately priced homes and well improved farms—the safest of all securities.

RGH

A New High in Canadian Stock Prices

January, 1927, set a new high in Canadian stock market prices. This is one of the facts shown in the

FINANCIAL DIARY
February - 1927

It gives a complete record of important stock market happenings scheduled for February — ex-dividends, dividends payable, corporation meetings. It also records important new financing, indicates the trend of prices and analyzes prominent Canadian securities. Let us send you a copy.

R. G. HOERNER & CO.
LIMITED
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NEW YORK
14 Wall Street.
Rector 4901

DIRECT PRIVATE WIRES
Correspondents: Pask and Walbridge, Members N.Y. Stock Exchange

EXCELSIOR LIFE
INSURANCE COMPANY

Head Office *Toronto, Canada*

NEW ISSUE

$1,250,000

Economic Investment Trust

(Incorporated under the Laws of the Dominion of Canada) Limited

CONVERTIBLE COMMON STOCK

The Common Stock is to be fully paid and non-assessable. Dividends as declared and payable will be paid by cheque payable at par at any branch of the Trust's bankers in Canada, Yukon territory excepted. The present issue at $52.50 shares is convertible into preferred stock at the option of the holder on the basis of 1 1/20 shares of $100 par value 5½% Cumulative Redeemable Preferred Stock for 2 shares of Common Stock in amounts of not less than 20 shares of the Common Stock and even multiples thereof. The conversion privilege will expire on December 31, 1929, and if exercised must be effected on the 30th of June or the 31st of December in any year up to and including December 31, 1929.

Transfer Agents and Registrar: The Toronto General Trusts Corporation.
Trustee: The Canada Trust Company.

CAPITALIZATION

	Authorized	Issued
Common Stock—$50.00 par value	$2,500,000	$1,250,000
Preferred Stock—5½%, Cumulative Redeemable	$2,500,000	*

**The Preferred Stock has been created to make provision for conversions of Common Stock, when, as and if the conversion privilege is exercised by Common Stock shareholders.*

DIRECTORS

GLYN OSLER, Esq., K.C.
Director, The Bell Telephone Company of Canada.
Director, The Mutual Life Assurance Co. of Canada.

H. C. SCHOFIELD, Esq., M.L.A.
Vice-President, Page-Hersey Tubes, Ltd.

A. M. M. KIRKPATRICK, Esq.
Director, Standard Bank of Canada.

E. JAMES BENNETT, Esq., F.C.A.
Partner, George A. Touche & Co.

HUME CRONYN, Esq.
President, Huron & Erie Mortgage Corporation.
President, The Mutual Life Assurance Co. of Canada.

CANADIAN ADVISORY COMMITTEE

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Director, Dominion Bank.

THE HON. S. C. MEWBURN, K.C., C.M.G.
Director, The Bank of Montreal.
Director, The Mutual Life Assurance Co. of Canada.

J. F. MCALLISTER, Esq.
Director, Goodyear Tire Company, Ltd.

LT.-COL. W. LEGGAT, M.C.
Director, National Trust Company.

F. H. WOOD, Esq.
Vice-President, Standard Bank of Canada.
Director, The Consumers' Gas Company of Toronto.

LONDON, ENGLAND, ADVISORY COMMITTEE

WILLIAM SANDFORD POOLE, Esq. ANDREW W. TAIT, Esq., C.A., C.B.E.

Information supplied to us by the Trust has been summarized as follows:

THE BUSINESS OF THE TRUST

Economic Investment Trust, Limited, has been incorporated under the Companies Act, Canada, to carry on a business similar in character to that of investment trust companies in Great Britain. The business of the Trust is not to be confused in any way with the usual functions of the Loan and Trust Companies in Canada.

The primary purpose of the Trust is to afford safety of investment, combined with maximum earning power through the broad diversification of its resources in all classes of investments, such as bonds of Governments, Municipalities, and Corporations, and the Preferred and Common stocks of Financial, Public Utility and Industrial Corporations and loans secured by such obligations and investments.

POLICY AND RESTRICTIONS

Proper investigation will be made before the purchase of investments for the Trust's account. Not more than 5% of the combined share and loan capital of the Trust may be invested in the stock and/or bonds of any one Company and/or Government and/or Public Authority, except bonds, and/or obligations of the Dominion of Canada and/or the Government of Great Britain. Not more than 10% of the stock and/or bonds of any one Company and/or Government and/or Public Authority, except bonds, and/or obligations of the Dominion of Canada and/or the Government of Great Britain may be purchased by the Trust, and consequently it will not have a controlling or managerial interest in any enterprise.

ASSETS AND EARNINGS

It is intended that the assets of the Trust will consist entirely of cash and investments. Its earnings will be derived from the interest and dividends received from these holdings and will be available for dividends on the Trust's Common Stock.

Substantially increased earnings are anticipated from the investment of the proceeds of the sale of senior securities bearing low rates of interest when the established earning power of the Trust will permit of the disposal thereof. The difference between the cost of such borrowed money and the earnings to be had from these funds will accrue to the benefit of the Common Stock shareholders.

GENERAL

The cost of carrying on the business of the Trust will be kept at a minimum. Initial expenses have been very low and no promotion expenses, except commission for sale of shares, either in the way of cash or bonus stock have been paid or are to be paid. The present issue of stock will net the Trust par.

The Trust is founded on the basis of a mutual investment Corporation, and each Common Stock shareholder will participate in the earnings pro rata to his or her holdings. Concentration of buying power and information, thorough analysis of securities, safety through diversification and other advantages should prove profitable to the Trust and its shareholders.

PRICE: $52.50 Per Share

The subscription price is payable as follows: $12.50 per share upon application, which payment includes a premium of $2.50 per share; $20.00 per share on March 15, 1927, and $20.00 per share on April 15, 1927.

Solicitors: Messrs. Blake, Lash, Anglin & Cassels, on behalf of the Trust.

Messrs. Kilmer, Irving & Davis, on behalf of the Brokers. Auditors for the Trust: Messrs. Clarkson, Gordon & Dilworth.

Application will be made in due course to list these shares on the Toronto, Montreal, and London, Eng., Stock Exchanges.

Cochran, Hay & Co.
Limited

KITCHENER
58 King St. West

TORONTO
Dominion Bank Bldg.

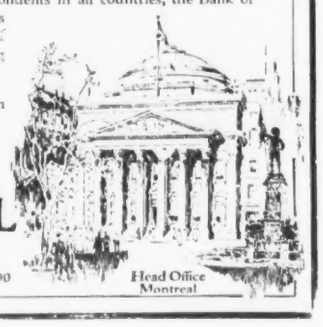
LONDON
Dundas Building

The statements contained in this advertisement are not guaranteed, but are based upon information which we believe to be reliable and on which we acted in purchasing these securities.

UNEXCELLED BANKING FACILITIES

WITH more than 600 Branches in Canada, Newfoundland, Mexico and the United States; at London, England, and at Paris, France; and with correspondents in all countries, the Bank of Montreal has unexcelled facilities for service in all departments of general and foreign banking business.

Correspondence and consultation are invited.



BANK OF MONTREAL

Established 1817

Total Assets in excess of $750,000,000

Head Office Montreal

When In Doubt About a Business Deal—

First talk it over with your Bank.

This Bank Solicits Business Accounts.

THE BANK OF NOVA SCOTIA

Established 1832

Capital, $10,000,000 Reserve, $19,500,000

Total Assets, $215,000,000

CANADA CEMENT COMPANY LIMITED

Annual Report of the Board of Directors

TO THE SHAREHOLDERS:—

Your Directors beg to present herewith the seventeenth Annual Statement of affairs and financial position of your Company as at December 31st, 1926.

There was a marked improvement in Canada's purchasing power during 1926 over 1925, which, with the decreased selling price of cement, resulted in the total consumption of cement in Canada for the year 1926 showing a substantial increase over 1925 and enabled your mills to operate to approximately 57% of their capacity. Export business showed a satisfactory and steady growth.

We regret that the Sales Tax, which was referred to in our last year's report, is still in effect but we hope that the continued improvement in Canada's business will enable the Government to abolish this tax.

Your Company's income during the past year, derived from sources other than the manufacture and sale of cement, reached the sum of $697,041.05 and there is every prospect of this income continuing to increase.

Investments in and Advances to Other Companies have increased by $203,826.04, which increase is entirely accounted for by your Company having, during the year, paid in full for the stock which it subscribed for in the Pennsylvania Gypsum Company of Chester, Pa. Other investments show a decrease of $625,023.85, which is accounted for by the sale of securities, proceeds of which have not yet been re-invested and are therefore in Current Assets as cash.

Current Assets are $4,215,051.91, to which may properly be added investments in Bonds, which would give total Current Assets of $10,378,836.72. Total Current Liabilities are $1,126,533.63; therefore Current Assets exceed Current Liabilities by $9,252,303.09.

We are pleased to advise you that, during the past year, the price of cement to the consumer has been reduced and the policy of reducing our price as circumstances permit will be continued.

All of which is respectfully submitted,

On behalf of the Board of Directors,

F. P. JONES,
President.

CONSOLIDATED BALANCE SHEET, DECEMBER 31st, 1926

ASSETS

PROPERTY ACCOUNT:			
Land, Buildings, Plant, Equipment, etc. at original cost with subsequent additions, less Depreciation to date, including $1,650,884.65 for the year 1926			$22,213,014.29
INVESTMENTS:			
Bonds (not in excess of market value)		$ 6,163,784.81	
Investments in and Advances to Other Companies		1,154,758.73	
			7,318,543.54
CURRENT ASSETS:			
Inventories		$ 1,875,031.85	
Accounts Receivable (less Bad Debt Reserve):			
Customers' Accounts and Bills Receivable	$254,475.84		
Office Accounts	633,110.41		
		887,584.25	
Deposits on Tenders		146,728.71	
Cash		1,305,107.10	
			4,215,051.91
DEFERRED CHARGES TO OPERATIONS			92,048.34
			$33,838,647.99

LIABILITIES

CAPITAL STOCK:			
AUTHORIZED:			
Preference—110,000 Shares 7% Cumulative of $100.00 each		$11,000,000.00	
Ordinary—190,000 Shares of $100.00 each		19,000,000.00	
		$30,000,000.00	
ISSUED:			
Preference—105,000 Shares 7% Cumulative of $100.00 each		$10,500,000.00	
Ordinary—135,000 Shares of $100.00 each		13,500,000.00	
			$24,000,000.00
FIRST MORTGAGE 6%, TWENTY YEAR GOLD BONDS:			
Authorized and Issued, due October 1, 1929		$ 8,000,000.00	
Less: Redeemed through Sinking Fund		3,456,853.16	
			4,543,146.84
CURRENT LIABILITIES:			
Accounts Payable		$ 672,136.44	
Bond Interest accrued at December 31, 1926		68,147.19	
Preference Dividend No. 68 payable February 16, 1927		183,750.00	
Ordinary Dividend No. 43 paid January 17, 1927		202,500.00	
			1,126,533.63
RESERVES:			
Fire Insurance		$ 1,311,032.39	
Extraordinary Repairs and Renewals		507,000.00	
Contingent Sinking Fund Outstanding		156,000.00	
Industrial Accidents		140,500.00	
Contingent Reserves (a portion of which is available for Government Taxes)		668,861.21	
			2,777,393.60
SURPLUS:			
Profits from Operations for year 1926 after making provision for Depreciation	$1,576,906.25		
Add: Income from Other Sources including Interest on Investments	697,041.05		
		$ 2,274,007.30	
DEDUCT:			
Bond Interest	$ 287,897.80		
Contingent Reserve	200,000.00		
Fire Insurance Reserve	149,461.91		
Reserve for Extraordinary Repairs and Renewals	40,000.00		
Reserve for Industrial Accidents	16,500.00		
		693,859.71	
		$1,580,147.59	
DEDUCT:			
Dividends:			
On Preference Stock	$ 735,000.00		
On Ordinary Stock	810,000.00		
		1,545,000.00	
Balance of 1926 Profits		$ 35,147.59	
Balance of Surplus at December 31, 1925		1,356,426.33	1,391,573.92
			$33,838,647.99

AUDITORS' REPORT TO THE SHAREHOLDERS

We have examined the Books and Accounts of the Canada Cement Company Limited for the year ending December 31, 1926, and have obtained all the information and explanations which we have required. The operating profits of the year, as shown above, are arrived at after deduction of Depreciation and other provisions; and we certify that, in our opinion, the Balance Sheet at December 31, 1926 is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs, according to the best of our information and the explanations given to us and as shown by the Books of the Company.

Approved on behalf of the Board,

F. P. JONES, Director
H. L. DOBLE, Director.

PRICE, WATERHOUSE & CO.,
Auditors.

Montreal, January 28th, 1927.

Who Use Copper and Alloys?

BEFORE the American Mining Congress in Washington last month, Thomas D'Arcy Brophy of the Anaconda Copper Mining Company stated that electrical manufacturers constitute the largest group consumer of copper. The last five years have shown an unparalleled development of facilities and equipment for electric power and lighting, transportation and communication.

The whole electrical industry is dependent upon copper and the growth of the former is shown by its consumption of the red metal. In 1914 electrical manufactures of all kinds in the United States consumed nearly 450,000,000 lbs. of copper; in 1925 this figure had increased to 7,500,000,000 lbs.

Outside of the electrical industry, automotive manufactures represent one of the largest consumers of copper in its native form, as well as in brass, bronze and other alloys.

Copper consumption in automobile manufacture is largely accounted for by such items as starting, lighting and ignition systems, radiator cores and shell, bushings and bearings, gas and oil piping, headlights, hub caps, hardware and metal trim.

Copper consumption in the Automobile Industry has increased very rapidly since 1921. Since that time better construction and design, with added refinements of mechanism and style have contributed largely to ever-mounting car sales and car registration. All this has been reflected in the amount of copper consumed by the Automobile Industry, as shown by the following figures, which include replacement and repair parts as well as new car construction.

	1921	1925
Car Production	1,661,550	4,336,754
Car Registration	10,464,715	19,954,317
Pounds Copper Consumed	70,000,000	245,000,000

In 1924 the Radio industry consumed between two and three million pounds of copper in the manufacture of receiving sets, both amateur and factory made. In the last two years this consumption has shown a surprising increase. The consumption of copper in radio now is running between eight and ten million pounds per year. One of the newest refinements is "shielding"—enclosing each circuit of a set in a grounded sheet copper box—which may of itself in a year's time increase the figure given above to sixteen or twenty million pounds.

The manufacture of iceless electric refrigeration has reached an importance which makes it one of the largest of the newer consumers of copper. Extended development of the industry which produces equipment for this type of refrigeration has been very rapid during the past year through the linking up of co-operative effort between the manufacturers and the great electric power companies. It is estimated that the 1926 requirements of the industry will total forty-five million pounds of copper, largely in the form of tube and sheet.

European countries have always been large consumers of copper for locomotive fire boxes and boiler tubes, instead of steel, as is the practice on railroads in the United States and Canada. Copper fireboxes and copper or brass boiler tubes are standard on the railroads of England, France, Germany, Belgium and Russia and in many of their colonies and dominions.

In order to bring to the attention of American railroad officials the advantages which European railroads have found in copper equipped locomotives—such as improved heat transfer and lowered maintenance, especially in bad water districts—the Copper and Brass Research Association is now co-operating with a well known Western railroad on complete service tests of a powerful locomotive which is equipped with a copper firebox and copper boiler tubes. The number of locomotives on the railroads of the United States totals over seventy thousand, and the amount of copper sheet and tube which might be applied to any one locomotive would vary from ten thousand to thirty thousand pounds.

Perhaps of all the markets that have shown a substantial increase in the use of copper and brass, none can compare with the building industry. Prior to 1921, the consumption of brass pipe for plumbing was negligible and the use of brass or copper pipe for underground water connection was practically unknown. The same was true of copper downspouts, eavestrough and roof flashings as well as copper and bronze window screens and bronze weather-stripping. In 1922 with a total building volume in the United States of $1,920,000,000 the building industry consumed 164,000,000 lbs. of copper. In 1926 with an estimated building volume of $5,500,000,000, copper consumption will increase to at least 275,000,000, a growth in five years of 111,000,000 lbs. or 68 per cent.

The recent development of several types of copper shingles has materially increased the consumption of copper in the small house field. The average house roofed with copper shingles and fitted with copper gutters, leaders and roof flashings consumes about 600 lbs. of copper. It is estimated that

MR. A. KOEHLER
General Sales Manager of Canadian Goodrich Co., Ltd., Kitchener, Ont.

the potential market for copper shingles is 2,400,000 squares per year—consuming 48,000,000 lbs. of copper.

That the public is now appreciating the merits of copper is shown by the increased use of sheet copper in the washing machine industry. In 1921, less than 50 per cent. of the washing machines having metal tubs used copper; in 1926 probably 95 per cent. of the tubs will be made of copper, and the amount of metal used will be 1,[illegible]000,000 pounds.

During recent years intensive effort has been made to demonstrate the efficiency of copper lightning rods as a protection against damage by electrical storms and a substantial market has developed in a relatively short time. In the manufacture of lightning rods about 15,000,000 pounds is now used each year. If complete protection by copper lightning rods were provided for all exposed buildings, it is estimated that over 200,000,000 pounds of copper would be required.

The great increase of the past few years in the number of residences wired for electricity has provided a corresponding increase in the market for lighting fixtures. Brass is the material largely used for fixtures to be used in residences and bronze for the more architectural type of fixtures for halls, public buildings, etc. For outdoor fixtures, such as porch and garage lanterns and many kinds of traffic signals, sheet copper is used. The lighting fixture industry, as a whole, consumes over forty million pounds of copper per year in all forms.

According to present day standards of wiring, and present day desires for the most convenient use of electric light and power in the home, it may be safely said that all residences built and wired more than two years ago, are inadequately wired. The proof of this statement is seen in the widespread use of two and three-way plugs and long extension cords, and the frequent overloading of branch circuits, with resultant blinking of lights and blowing of fuses. To add only two more branch circuits with ten outlets each, to the number of wired residences in the United States as of 1921 (7,714,118) would turn up a new market for copper wire totalling 40,000,000 pounds and a complete rewiring campaign would require well over 100,000,000 pounds of copper.

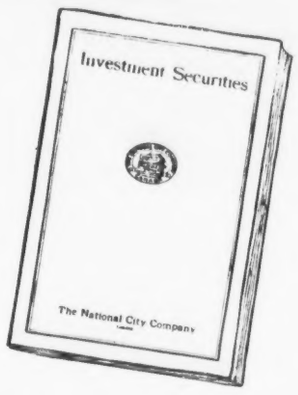
The past five or six years have shown a very substantial increase in the consumption of Copper and its alloys in the United States and Canada, concluded Mr. Brophy. This has taken place in new industries and in the extension of the use of these metals in other countries. In this development, the research, advertising, and general trade development work of the Copper and Brass Research Association both in the United States and Canada has had an important part.

B. C. Pulp and Paper Pays Preferred Arrears

AN INITIAL dividend of $8.75 per share has been declared by British Columbia Pulp and Paper Company, Limited, on its 7 per cent. cumulative preferred stock, payable February 1 to shareholders of record January 15, 1927. This dividend is for the fifteen months' period ending January 31, 1927, and represents all accumulated dividends on the stock.

British Columbia Pulp and Paper Company, Limited, took over the properties of the former Whalen Pulp and Paper Mills, Limited, as at November 1, 1925, following a judicial sale of the assets of that company on October 30, 1925, and their purchase by the company's first mortgage bondholders. British Columbia Pulp and Paper has an issued capitalization of $3,707,500 6 per cent. first mortgage bonds, $1,500,000 7 per cent. general mortgage bonds, $555,200 7 per cent. cumulative preferred shares, and 100,000 shares of no-par value common.

The entire amount of first mortgage bonds and 7 per cent. preferred stock was issued in exchange for the first mortgage serial 6 per cent. bonds of Whalen Pulp and Paper Mills, 1½ shares of preferred being given with each $1,000 bonds, representing arrears of interest on the Whalen bonds up to November 1, 1925.



A Wide Range of High-Grade Bonds

Each month we issue "Investment Securities", a booklet which contains an extensive list of investment opportunities which bear our recommendation.

From such a wide diversity of offerings—a few of which yield over 7%—it is never difficult to select securities to suit your particular investment requirements.

A card will bring you a copy of the February issue of "Investment Securities" by return mail.

The National City Company
Limited

Head Office — St. James and St. Peter Streets — Montreal

10 King Street East, TORONTO — 204 Blackburn Building, OTTAWA — 71 St. Peter Street, QUEBEC

Financial Strength

The great financial strength of the Canada Permanent Mortgage Corporation and its associate company, The Canada Permanent Trust Company, together with the conservative policies of these institutions, guarantees the absolute safety of all moneys entrusted to them.

Canada Permanent Mortgage Corporation

Paid-Up Capital	$ 7,000,000.00	
Reserve Fund	7,500,000.00	
Undivided Profits	222,529.22	
	$14,722,529.22	
TOTAL ASSETS		**$50,613,510.16**

The Canada Permanent Trust Company

Paid-Up Capital	$ 1,000,000.00	
Reserve Fund	250,000.00	
Undivided Profits	32,895.86	
	$ 1,282,895.86	
TOTAL ASSETS		**$12,112,485.65**

The combined Assets of the two institutions amount to

$62,725,995.81

With seventy-two years' valuable experience to its credit, the "Canada Permanent" offers you a financial service that will fully meet your requirements.

Head Office: 14-18 Toronto Street, Toronto, 2.

Branches: Winnipeg, Regina, Edmonton, Vancouver, Halifax, St. John, and Woodstock, Ont.

ESTABLISHED 1855

OCCIDENTAL FIRE INSURANCE CO.

GUARANTEED BY NORTH BRITISH & MERCANTILE INSURANCE CO., LIMITED.

FIRE - HAIL
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Be sure your WILL is made, naming a strong TRUST COMPANY as your **EXECUTOR**

Ask for Booklet, "The Corporate Executor"

CAPITAL ISSUED AND SUBSCRIBED $1,172,500.00
PAID-UP CAPITAL AND RESERVE $1,259,430.36

THE IMPERIAL CANADIAN TRUST CO.

EXECUTOR, ADMINISTRATOR, ASSIGNEE, TRUSTEE, ETC.

Head Office: Winnipeg, Canada. Branches: Saskatoon and Calgary.

Established 1899

Real Estate Bonds

Write for Booklet

W. N. McEachren & Sons
Limited
901-2 Royal Bank Bldg.

SATURDAY NIGHT
WOMEN'S SECTION

TORONTO, CANADA, FEBRUARY 12, 1927

Reminiscences of a Canadian County Doctor's Wife

Death-Bed Experiences

By Janet Coupar

WHEN I protested to Holly that I would have a bad time with the baby after she left, spoiling him with so much attention, she laughingly replied: "He is such a darling, I just have to nurse him; and then, you are both so painfully normal, I have nothing else to occupy me."

How like Holly! She did not take any credit to herself that the normal condition of her patients was entirely due to her most excellent nursing. "Holly" was the abbreviation of her name that was always used by her friends, and they were many.

She was a graduate of Miss Snively's early training and was not young, indeed she was not young when she first came down from the North Country to take her nurse's training at the old Toronto General Hospital.

Her figure was short and very slight, with a roundness and stoop of the shoulders; dark complexioned, a great mop of dark brown hair loosely mounted on top of her small head; very black eyes that always had a suggestion of mirth in them. Her mouth was large and firm; and although there was a peculiar huskiness in her voice, it was not unpleasant, and she had the merriest laugh. The small capable hands, with the enlarged knuckles and coarse skin, which reminded one of artichokes, told only too plainly of very hard work in her early youth.

As she had not only nursed in our own family numerous times, but frequently for the doctor, we got to know and love her for her many beautiful qualities. The chief characteristics which made a lasting impression on her friends and the doctors for whom she nursed were: her unflinching faithfulness to duty, no matter how irksome it might be, her untiring energy, her keen sense of humor, her habitual cheerfulness, and her great love for children, particularly babies.

She was always quietly cheerful in the sick-room telling amusing stories, rarely anything depressing as some nurses have a habit of doing. On this particular occasion, seeing we were so very well, and our precious in his third week, she sat on a rocking chair beside my bed, and as she rocked, my wee son tucked into her firm warm arms, she told me of some cases she had nursed.

Some of them were highly amusing, some very tragic, particularly diphtheria cases with the horrifying waste of child life before the introduction of antitoxin to the medical profession.

A case of diphtheria which she related to me showed up to an almost unbelievable degree her faithfulness to duty.

What she endured, as recorded in this sketch, prove to one's mind that such qualities of endurance are unknown to the present day nurse. "It is curious that the cases which left a deep impression on me were of very short duration—my very first case of only a few days, and one several years ago, for one night only.

You must know years ago, part of a nurse's training was to take a private case, and this case shortly before her graduation.

I had only the month of March to put in, when Miss Snively sent for me to come to the office, and as I appeared on the carpet, as we used to say, she said to me: "Miss Holly, you have not had your private case yet, and you are nearly through." To which I replied—

"No, Miss Snively, I have not."

"Well, I have a call for a nurse to go to Barrie, a case of diphtheria, and as you have had a great deal of experience on the infectious wards, I think you had better go, although I do not, as a rule, care to send my nurses out of the city. Your train leaves about three o'clock, and undoubtedly someone will meet you there."

Hurriedly I packed my bag, and away I started on my first case outside the hospital, rather interested in the venture into the country, little dreaming what was in store for me.

I reached what I thought was my destination about eight o'clock in the evening and shivered for several minutes in the bitter cold on the station platform before a man appeared and inquired if I was the nurse from the Toronto General Hospital. Assuring him I was, he escorted me across the tracks over to another train waiting there, and sent me off to a village several miles further on. Arriving at this village I was driven over a country road piled high with snow, for several more miles, and landed at a farm house. From the side lane I was ushered into the kitchen where a tired and very frightened mother and a little girl about ten years of age awaited me. The girl was extremely pale and languid, the reason for which I soon learned, she had just recovered from an attack of diphtheria, and even now should not have been up, but the father, with the consent of the doctor, had arranged for the mother to take the little girl down to the city for a rest and change as soon as I arrived. They left early the next morning and I never saw them again.

How utterly impossible that such things could be done in these days with the rigid regulations regarding quarantine!

I inquired for my patient, and was told there were two children, who were up in the bedroom above the kitchen, which was reached by a flight of stairs leading directly up into the room. There was just space enough for the two small wooden beds, with only a narrow passage between, and an additional strip on the landing at the top of the stairs where there was just room for an old kitchen sofa, commonly called in the country a "lunge."

A little boy of six years had died two days before and was buried in the churchyard which was only a couple of fields down the road, and was quite visible from the kitchen window.

The whole community was in mortal terror of this deadly disease—the black throat, as it was called—that had stricken down the whole family of one of their best known and prosperous members. No one would come near the place, not because they were unkind or unsympathetic, but because they were terrified. To show their interest, each day some kind neighbor left some nice biscuits or a pie on the extreme end of the verandah for us, but as no one came near the door or knocked, the goodies were mostly frozen before we discovered them.

Even the doctor attending the cases could hardly be persuaded to come upstairs, and did so only twice the few days I was there, quite satisfied with the reports I gave him, and prescribing treatments for them down in the kitchen. Never before or since have I seen such fear of disease.

The poor little children were terribly ill and I had not much hope for them, their pulses were so rapid and weak, and it was most evident they had not been given proper care.

I made them as comfortable as I could, gave them prescribed treatments and frequent nourishment with stimulant. After doing all possible for the time being, I descended into the kitchen to make a cup of tea for myself, for I had not taken any food since I left Toronto early in the afternoon, and it was now past midnight with an all night's duty ahead of me.

While drinking my tea, I learned to my astonishment that there was still another case in the house, a young servant, upstairs also, only to the other part of the house.

The farmer and his wife did not think it necessary for me to go near her, assuring me that the mother was looking after her. However, I thought it would be wise to see if I could give the mother any help in the way of advice, so I went to see this patient.

Passing through the dining room, out into the front hall, I come to the stairs, which I proceeded to mount, holding a lamp to light my way. I reached the top landing, where I noticed a door with glass panes in the upper half, through which came a faint glimmer of light from behind a piece of dirty window curtain. I peeped through the torn curtain, then quietly opened the door, and what I beheld was truly harrowing.

An untidy old dresser littered with everything imaginable was directly opposite the door; on the extreme end burned or rather smoldered a dirty coal-oil lamp, the chimney so black that no light penetrated the glass, but came out dimly through the opening at the top.

To the right of the dresser was a window not only shut down tight, but had a heavy cloth patch quilt tacked completely over it. In the left hand corner was an old-fashioned bed, the kind with laced ropes serving as springs, and on these was a straw "tick," the straw pushed over to the sides. The bed clothes were mostly heavy old quilts tumbling in every direction, and in the centre of this ghastly jumble lay a slight girl.

Her features were undiscernible owing to the condition she was in. Bloody diphtheria discharges from her throat and nose covered her face, hands, her long matted yellow hair, and her pillow. In her tossings about, the straw in the tick was pushed completely over to the sides of the bed, and the poor girl was practically lying on the laced ropes, the appearance of the bed indicating a total disregard for the welfare of the patient.

Across the foot of the bed, covered by a big quilt, was the fat old mother in a heavy drunken sleep. The empty whiskey bottles on the dresser told a tale—the whiskey sent up for the sick girl consumed by the mother, partly as a preventive to the dread disease, partly to satisfy a natural appetite. So appalling was the sight of the dying girl, that I stood almost paralysed. I did not know where to begin first to ease her sufferings. To make a start, I in no gentle manner prodded up the old woman and ordered her up out of that bed, made her take the quilt down from the window and let some air into the frightful atmosphere, and straighten up the room a bit. She wakened up in a hurry and got busy in her stupid way, for she thought a veritable demon was after her.

I then gave my whole attention to the patient. With nice hot water I gently washed away all the abominations from about her face and mouth, cleaned off her pretty neglected teeth and her hands.

Ravenously, like a starved animal, she took the milk and whiskey I gave her, choaking and coughing in her eagerness to swallow it.

She could not speak, although she tried, and was only semi-conscious, but from her pathetic, terrified eyes came looks of gratitude.

Gradually I made her clean, warmed her bed with hot bottles, and made her as comfortable as possible, then left her in charge of her mother, who was too afraid of me to dare sleep again and neglect the necessary sips of milk and stimulant.

Between running up one flight of stairs to do for the poor children, then up the other to the girl, I put in a busy night.

The next afternoon the little boy died, and as even the undertaker was too frightened to come up for the body, I wrapped it carefully all about in a sheet dipped in bichloride of mercury, and carried it down to the verandah for him.

The sight of the unaccompanied burial of this, his second young son, nearly drove the poor father frantic. He really did not know what he was doing, and as there was plenty of whiskey to be had in those days, he braced and consoled himself by consuming such quantities that ere long he was like a maniac.

The third day I spent between the two rooms, both my patients dying, the little maid only conscious at times, while the little girl with her natural robust health was still making a brave fight for her life.

She calmly watched the removal of her dead brother from the room, spoke of her parents and her sister, and sent loving messages to them, asking that her little silver watch might be given to her sister.

I did work so hard with her, kept her bed warm, pushed her nourishment and stimulant as much as I dared. She was such a dear girl, so intelligent and so anxious to do all that was required of her. How I should have liked to save her! But she gradually weakened.

In the evening I was bracing myself with a cup of strong tea and a soda biscuit, when I was startled by a dull thud accompanied by a scream coming from the maid's room. Quickly I ran up stairs, and there in a heap on the floor was the poor dying girl, the old mother hanging over her. In her last moment of delirium, she had tried to get up, as dying patients sometimes do, and she fell. I lifted her and gently laid her on the bed. She gave me a faint smile of recognition, sighed a few times and was no more.

After the old woman assisted me down to the verandah with this body, I put her to work to clean up the room, while I returned to my last and only patient now. I never left her again for long, only stretching out on the hard old sofa at short intervals while she fell into broken short sleeps. All these days I had never had my uniform off, only too thankful to snatch a spare moment to get a hasty face wash and change of apron.

It was a long night, the moonlight streaming in the window, the only sound that of the patient's short breathing, with the occasional disturbance of the replenishing of the kitchen stove by the old woman, who was too afraid to lie down any place, so passed the time in the old rocking chair beside the fire, taking the odd drinks, and dosing.

About eleven o'clock, the man, who spent most of his time about the barn and stable, came into the kitchen, and crazed with drink, made an attack on the woman with the end of the whip.

Her screams were terrifying, and I was so alarmed for my poor little patient, but she was so far gone that she did not seem frightened even, only looking up into my face and faintly asking, "What is that?" Reassuring her that it was nothing and everything was all right, I slipped down the stairs just as the man slammed himself out of the door.

He brought out a wild horse from the stable, hitched him to the cutter, and tore madly down the lane to the road leading to the village.

I was beginning to feel the strain, I felt I had to get help somewhere; he would return and burn down the place as he threatened.

I ran out into the snow, climbed the fence, crossed the field to the next farm, and there tried to rouse the people. After endless knocking and waiting a man peeped out the window and asked what was wanted. I begged him to come over and take charge of the man, explaining how I was taking care of the dying girl. He would not come, or open the door even. Then I pleaded with him to go and get the doctor, but he replied that his missus would not let him! At this I sat down on a snow bank and cried. As I was relieving my pent-up feelings thus, I heard the sound of the returning sleigh bells in the clear night air. I roused myself, I *had* to get back to my dying child before he returned. What did it matter if he did burn us down? Hurrying back I lost one of my slippers in the snow, still I ran on in the bright moonlight, wondering all the time how I could get help. Finally I thought of a plan—work on his feelings about the girl and send him for the doctor.

By the time I reached the house he was tearing back down the road with that wild horse. Hastily I wrote a line on a scrap of paper, "Take charge of this man, do not let him return—Nurse." I walked out to the verandah, and with outward calm but inward trembling, met him in the lane as he was driving in. "Go right back to the doctor and do not return without the medicine I have written on this paper."

He took the paper from my hand, hesitated a moment, then turned his horse, and I held my breath to see what he would do. Away he went.

I staggered into the kitchen, where even the woman was roused from her lethargy to the extent that she was hastily preparing to desert me.

There was nothing to do now but stay by my patient and wait. Wait! Shall I ever forget that wait! Would he give the note to the doctor? And would he come back without him!

Again the sleigh bells! I began to shake as they approached the house, and for a moment could not move as the door opened and in walked the doctor. He quickly took in the situation, gave me a few words of encouragement, then carried off the man to his bedroom and put him to bed.

In half an hour or more the doctor came out from the bedroom quite convinced that the dose he had given the man had put a quietus on him for the night. Very much relieved I returned to my patient and the doctor left for the village. The peaceful quiet did not last long for in a very short time the frenzied man got up and again with terrific banging and smashing left the house. I sat beside my dying girl, whose short rapid breathing portended the end, and about six o'clock in the morning she quietly passed away.

I could not help it, but I wept again.

The father returned to the house about this time, and strangely quiet, the doctor's dose evidently taking a late effect on him.

He looked so pathetically haggard, I had not the heart to tell him of the girl's death, but persuaded him to go and have a sleep. To my surprise he meekly obeyed, and slept for several hours.

During this time the body was cared for, things in general were straightened up, and I had sent the old woman for the doctor to take me to the station. When I returned to the hospital, the girls evidently knew I had had a grilling time and questioned me concerning my case.

At the time I only wanted a bath and a sleep, and said: "No private nursing for me."

Of course I did not mean that, for I have been nursing steadily all kinds of cases in the city and country ever since, but never one as dreadful as that first one, which I shall not forget as long as I live.

* * *

My shortest case was some years after my graduation, and lasted for only part of a night.

In the early part of November I got a call to take this case for a doctor in one of our northern towns.

There was a very sharp frost and cold wind following a week's rain, and snow flurries were flying wildly through the air when my train pulled in at the dreary station.

One lone bus, drawn by a team of shivering horses in charge of a man muffled up to his eyes, was the only thing in sight; and as I looked about in vain for someone expecting a nurse, I climbed into the door at the rear end of this bus and instructed the driver to take me to the doctor's.

(*Continued on Page* 30)

NANCY

Daughter of Mr and Mrs. Albert L. Carrol, of Walmer Road, Toronto. This beautiful portrait was painted by Laura Muntz-Lyall, A.R.C.A., of Toronto, who is a wonderfully sympathetic and poetic interpreter of childhood. Nancy has fair curls with blue eyes whose limpid depths reveal the lovely innocence of childhood. The little frock is of a delicate pink and the background of the portrait a mottled grey blue—the whole a delightful color scheme. Mrs. Muntz-Lyall has no rival among painters in Canada where portraits of children are concerned. She has a masterful technique, a very fine color sense, and above all she invests her subjects with that poetry which is an essential part of all enduring art.

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GRACE of figure, carriage and posture, and beauty of face depend more on the condition of the feet than many women suppose.

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LONDON LETTER

England and China

THOUGH one tries not to be unduly anxious or disturbed over the news from China, the fact that so many soldiers and sailors are preparing to go to that part of the world cannot but cause uneasiness in the breasts of those to whom memories of the Great War are still living things. When a soldier friend rings you up to say that he has been recalled from leave and is starting for China next week, it makes you think, and it brings the unsettled conditions very vividly before you. This happened to me yesterday, and to-day's papers give a list of regiments leaving for China. England is magnificently tolerant and patient but she does not mean to be unprepared to protect her people. But the horrors of war are too close to us to be able to read undisturbed of the present state of affairs.

* * *

Snow in London

WE HAVE had a big snowstorm. At least it would not be considered anything extra in Canada but here it is really a big storm. Driving flakes, snowy pavements, and actually tobogganing on Hampstead heights and other places where the snow lingered, and there was enough of a slope for a good slide. A friend told me he had been sliding most happily on a Canadian toboggan and mourning that the snow was melting so fast. The parks and gardens looked charming and the dogs appeared to be enjoying the fun as much as the children who hurried to make snowballs before the snow left us. Now a few days later there is hardly a sign in the streets that snow fell at all.

Opportunely, snow did fall on the very day that Miss Kathleen Sullivan, the daughter of Mr. and Mrs. Alan Sullivan, was married to Dr. Henry [illegible] Nelson, formerly of New Zealand. Certainly a snowstorm was a suitable setting for the wedding of a Canadian bride in London. This particular one looked lovely in cream colored satin and Brussels lace, with a court train lined with pale pink. The reception held at the St. James' Hotel, Bury Street, St. James—the wedding was at St. James, Piccadilly—was attended by many friends of both bride and groom who wished them every happiness in their new life. Later Dr. and Mrs. Nelson left for [illegible] on their return will live [illegible].

* * *

Royal Tourists

E[illegible] journey of the [illegible] of York is be[illegible] interest on this [illegible] The Duchess is [illegible] popular a member of the Royal family that the general public takes a [illegible] in the [illegible] and the heart she is wo[illegible] Fortunately news of the Princess [illegible] is issued from time to time. We [illegible] that she journeys [illegible] all but the worst [illegible] that a little later she [illegible] taken to the country to stay with her grandparents, Lord and Lady Strathmore, the Duchess's father and mother. The little Princess is a very good [illegible] at which all mothers of small children feel relieved as they know what it must be like for the Duchess of York to be parted from her [illegible] daughter for so long a time.

* * *

Round The World

A[illegible] Canadian students come to England under the auspices of Marie [illegible] and otherwise, and enjoy seeing the Old Country under the best conditions, it is of interest to note that The Students Overseas Travel Committee is suggesting a 275 guineas round-the-world tour for public school and university men considering settlement in the Dominions (I don't see any allusion to women, so it is evidently confined to men). The idea is that the party shall go from London via the Cape of Good Hope to West Australia. After six weeks in Australia, and a fortnight in New Zealand, they leave for Fiji, Honolulu and British Columbia, and return across Canada, reaching England in September. As the men who take part in the tour are doing so with some idea of settling in one of the Dominions there are to be special reception committees of distinguished representatives of the Dominions to explain conditions to them and to answer questions. The scheme has the backing of the Prime Ministers of Canada, Australia and New Zealand, and the Rt. Hon. Viscount Cecil and Mr. Amery also give it their benediction. Certainly anything that makes it easier for the right sort of men to throw in their lot with the Dominions seems to merit support.

The Empire Farewell

THE old Empire, the most famous musical hall, perhaps, in the world, closed on Saturday night, and from its ashes, so to speak, will arise a very fine cinema. A great crowd which included the Prince of Wales and Mme. Adeline Genee, the old time favorite dancer, crammed the house and the shouts and cheers and reminiscences made it a memorable occasion. Articles have appeared in the newspapers telling about old days at the Empire, and reading them one wonders if Time has cast a veil over facts or if there was really much more fun and liveliness than there is nowadays. The Bright Young People who organized treasure hunts last year and did various other things to keep themselves in the limelight, probably scoff at the tales their fathers and uncles tell of their youth, but the latter appeared to have enjoyed the things with which the old Empire is identified and its passing seems like part of their life gone.

Fred and Adele Astere were gay till the last, but the greatest cheers were for Adeline Genee, for the London public has a long memory for its favorites.

* * *

Boy Singers

BY THIS time the boy choristers who left for Canada a few days ago will have arrived and will have discovered that the snow they saw before they left home was a mere bagatelle compared to what Canada can show them when she really gets into her stride. The photographs taken of the boys as they left showed them in cosy winter caps and heavy coats so they were prepared for the worst. Mr. Amery, Secretary of State for Dominion Affairs, sent a 'bon voyage' letter to the Dean of Windsor who accompanied the choristers from Westminster Abbey and St. George's Chapel, Windsor, in which he said that it was superfluous to wish the travellers a pleasant time "for I know well what a warm welcome you will all receive wherever you may travel in the Dominion, and how interesting an experience you will have."

* * *

Plays and Players

THERE is plenty to say about new plays, and no doubt all the authors and actors are filled with enthusiasm and ready to believe that they are going to make the success of the year with their particular pieces. But alas! the pavements of London must be strewn, figuratively speaking, with the shattered hopes of these optimists. So many plays are heralded loudly and fall by the wayside. Let us hope this will not be the fate of "Interferance", to be produced at the St. James' Theatre, where "The last of Mrs. Cheyney" had so long and so successful a run. The adored Gerald Du Maurier is to appear in this, and although he will not be supported by Miss Gladys Cooper, as in the previous play, he has a good company to depend upon.

Marie Tempest will soon be seen in Noel Coward's new play, "The Marquise", and Miss Gladys Cooper in "The Letter" at the Playhouse. Miss Margaret Kennedy, whose success "The Constant Nymph" is still going strong, is writing a modern play in collaboration with Mr. Basil Dean, and a great many other people are doing or preparing to do interesting things.

As to music there are all sorts of things going on. Backhus returns after his American tour, and his tour of Australia and New Zealand, and gives one recital in London; Marie Korchinska gives a harp recital, Marga Stella a song recital, and Segovia a guitar recital. Then Elizabeth Schumann sings at the Royal Philharmonic concert and at the Queen's Hall, Suggia will make her last appearance in London this season. Can anyone forget that glorious portrait of this artist by Augustus John? I never see her name without recalling it.

* * *

Well-known Debutants

SEVERAL of the young girls who are to come out this year, after presentation at Court, are known directly or indirectly to Canadians. Lady Anne Cavandish, the youngest daughter of the Duke and Duchess of Devonshire, is to be presented this year but she has already made her debut at the High Peak Hunt Ball, held at Buxton, where Lady Helen Graham, daughter of the Duke and Duchess of Montrose also came out. Other members of the family of the Duke and Duchess of Devonshire present were Lady Maud Baillie, Lady Hartington, Lady Rachel Stuart.

Mary Macleod Moore

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ENGAGEMENTS

The engagement is announced of Elsie Maida, only daughter of Mr. and Mrs. John C. Bartle, Niagara Falls, Ont., to Mr. David Pearson Rogers, son of the late Mr. Joseph Rogers and Mrs. Rogers, of Toronto. The marriage to take place the latter part of February.

Dr. and Mrs. William Cecil Trotter announce the engagement of their youngest daughter, Evelyn Dorothy, to Mr. Alexander Meredith, eldest son of Mrs. Ramsay, of South Drive, Rosedale, and the late W. T. Ramsay. The marriage to take place quietly in the beginning of March.

MARRIED

LAWSON—DAY. The marriage of Marguerite H. (Marie) daughter of Mr. and Mrs. G. M. Day, Montreal, to Mr. Duncan H. Lawson, son of Mr. and Mrs. D. Lawson, of Chatham, N.B., took place quietly on Friday morning, January 28th, at the American Presbyterian Church, Montreal. Immediately after the ceremony Mr. and Mrs. Lawson left for a trip to Bermuda.

The Opening of the Ontario Legislature in the Parliament Buildings, Queen's Park, Toronto, on Wednesday afternoon of last week was one of unusual importance, because of its being the first session of the 17th Legislative Assembly opened by the new Lieutenant-Governor of Ontario, Hon. W. D. Ross, and the election of a New Speaker added to the interest of the event. There was an unusually large attendance and the floor of the Legislative Chamber presented a brilliant spectacle because of the full evening dress of the many ladies present, the military escort attending the Lieutenant-Governor, and the quaintly picturesque dress of the Speaker and other officials who took part in the ceremonies. The wives of the Cabinet Ministers occupied the seats of honor, and the wives and daughters of the members of the Legislature were next in rank, all very smartly arrayed, as were the many distinguished spectators who were present on this very interesting occasion. The Hon. G. Howard Ferguson, Premier of Ontario, escorted Mrs. Ferguson to her seat. Mrs. Ferguson, who is a great favorite, was looking very attractive in her trained gown of blue and gold brocade, with bouquet of orchids. Then came Mrs. W. D. Ross and Miss Isobel Ross, wife and daughter of the newly-appointed Lieut.-Governor of Ontario, attended by Captain Eric Haldenby and escorted by the Premier, Mrs. Ross in a gown of gold embroidered azure blue crepe, a gold bandeau about her head, and carrying a great soft blue ostrich fan. Miss Isobel Ross was charming in tissue of Royal blue and gold with blue and gold slippers. The Lieutenant-Governor, attended by Col. Alexander Fraser, arrived with a brilliant military escort, wearing the long-descended picturesque dress attached to his office on ceremonious occasions. The quaint ceremonies were begun, the speech read by Lieutenant-Governor, and in a very short time the whole event was over in the Legislative Chamber. Following the opening the newly-appointed Speaker, Hon. W. D. Black, and Mrs. Black, held a reception in the Speakers' Chambers which was largely attended. Mrs. Black wore a smart gown of black georgette with gold sequins, an antique gold necklace, and carried a bouquet of orchids and violets. Those present at the reception as well as at the Opening of the House included the Cabinet Ministers' wives and daughters and the following: Mrs. H. J. Fiske, Mrs. Victor Cawthra, Mr. Justice Ferguson, Sir Thomas and Lady White, Major-General and Mrs. Victor Williams, Sir Robert and Lady Falconer, Mrs. W. J. Hanna, Lady Aird, Mrs. John Aird, Mrs. Glenholme Moss, Miss Katharine Hanna, Mrs. Strachan Johnston, Mrs. F. N. G. Starr, Mrs. Charles Baldwin, Mrs. Philip Gilbert, Mrs. Selwyn Holmstead, Mrs. Bruce Morrison, Mrs. Frank Hodgins, Miss Estelle Hodgins, Mrs. Hartley Dewart, Prof. and Mrs. J. C. McLennan, Mrs. C. A. Northover, Colonel Baptist Johnston, Mrs. Wallace Nesbitt, Rev. Dr. Cody and Mrs. Cody, Miss Marion Ogilvie, Rev. Stuart Parker, Mrs. Parker, Mrs. Arthur Grasett, Mrs. C. E. Burden, Mrs. Hunter Ogilvie, Miss Mary Ogilvie, Mrs. W. H. Mathews, Mrs. Ferguson Burke, Dr. and Mrs. Herbert Bruce, Miss Monteith, Stratford, Mr. and Mrs. Donald Ross, Mrs. A. H. C. Proctor, Sir John and Lady Willison, Dr. Stowe-Gullen, General Mitchell, Mrs. Mitchell, Mrs. W. E. Middleton, Mrs. Alexander Fraser, Mrs. James Scott, Mr. J. R. Davies, Miss Marie Macdonnel, Miss Helen Fraser, Mrs. J. J. Dixon, Mrs. Houghton Lennox, Madame Rochereau de la Sablière, Mr. W. S. Haney, Mrs. Haney, Sarnia, Mrs. David Jamieson, Miss Marion Lewis, Smiths Falls, Mr. David M. Ross, Embro, Mrs. Charles Urquhart, Port Credit, Mr. and Mrs. Angus MacMurchy, Mrs. J. A. Johnston, Carleton Place, Mrs. F. J. Greenaway, Miss Whittridge, New York, Mrs. Frank Mackelcan, General and Mrs. Robert Rennie, Mrs. James Edgar, Mrs. MacGregor Young, Mrs. T. W. McGarry, Mrs. W. C. Chambers, Mrs. Arthur Van Koughnet, Mrs. W. N. Tilley, General Hogarth, Mrs. W. R. Marshall, Mrs. Leeming Carr, Mrs. W. E. Raney, Mrs. W. E. Middleton, Mrs. J. W. Strader, Mrs. G. H. Nickle, Mrs. J. A. MacLeod, Miss Velma Chambers, Mrs. J. J. Warren, Miss Lorna Warren, Mrs. T. M. Costello, Renfrew, Mrs. A. A. Alexander, Mr. F. J. Skinner, Gananoque, Mrs. H. Ryrie, Mrs. George Ross, Mrs. W. E. Wilson, Mrs. W. R. Marshall, Mrs. A. B. Sutherland, Mrs. C. A. Robertson, Mrs. H. E. Moore, Mrs. G. W. Paterson, Mrs. R. G. Smythe, Mrs. W. E. N. Sinclair, Mrs. Charles S. Band, Mr. and Mrs. W. G. Wedd, Exeter, Mrs. J. J. Ashworth, Hon. Joseph Thompson, Mr. Justice Logie, Miss Marian Wood, Miss Dykes, Mr. E. R. Greig, Miss Joan Arnoldi, Mrs. C. I. Atcheson, Hamilton, Mr. and Mrs. H. C. Hocken, Colonel and Mrs. Clifford, Ancaster, Mrs. W. R. Jackson, Mrs. R. C. Matthews, Mr. and Mrs. Graeme Adam, Mrs. D. S. Robertson, Peterborough, Mrs. J. P. McGregor, Miss Constance Boulton, Mr. and Mrs. S. B. Gundy, Mr. and Mrs. M. E. Scott, Ingersoll, Mr. and Mrs. W. R. Flett, Mrs. Charles McKeown, Mrs. F. Denison Taylor, Mrs. J. L. R. Parsons, Canon and Mrs. H. P. Plumtre, Mrs. J. P. Watson, General Armstrong, London, Mr. C. A. Robertson, Goderich, Mrs. John Walker, Mr. A. A. Colquohoun, South Perth, Mrs. Horning, Hamilton, Mrs. John Kent, Mrs. George McCann, Mr. and Mrs. George Kingston, Miss Laura Brodigan, Mrs. Frank Spence, Fort William, Mrs. Wesley Barker, Miss Mary Barker.

The usual State Dinner, following the opening of the Legislative Chamber, was given by the Lieut.-Governor and Mrs. Ross on Wednesday night at Government House, Rosedale, Toronto.

* * *

Mrs. John Bruce recently returned to Toronto, after a visit to the Bishop-Elect of Calgary and Mrs. Sherman in Quebec.

* * *

Mrs. J. C. Webster, of Montreal, entertained at a small bridge on Wednesday of last week for Miss Persis Seagram, of Toronto.

* * *

Mr. and Mrs. S. B. Arnold, of Chatham, Ontario, are spending the month of February in Florida.

* * *

Miss Brenda Davie is again in Quebec after a visit to her sister, Mrs. Harold Hannaford, in Montreal.

* * *

Mrs. Howard Ferguson, wife of the Premier of Ontario, gave a very delightful luncheon on Friday of last week in the Speaker's rooms at the Legislature, Queen's Park, Toronto, for the wives and daughters of the members of the Legislature. Hon. Howard Ferguson and Mrs. Ferguson received, the latter looking very attractive in her smart gown of blue chiffon velvet, and silver and blue scarf and becoming small hat of black and silver. There were lovely floral decorations everywhere in the various rooms. Miss Cumming, of Buckingham, Mrs. Ferguson's sister, was smartly gowned in black with small black hat. Mrs. W. D. Ross, wife of the Lieutenant-Governor, was in black velvet with ermine collar, black velvet turban and pearls for ornament. Mrs. Ferguson's many guests included, Mrs. W. D. Black, Mrs. D. M. Hogarth, Mrs. Lincoln Goldie, Mrs. Charles McCrea, Mrs. M. Vaughan, Welland, Mrs. W. G. Wedd, Exeter, Mrs. J. S. Martin, Mrs. Alexander Stuart, Mrs. A. P. McWhinney, Mrs. Cameron Wilson, Mrs. Glenn White, Mrs. J. M. Robb, Mrs. A. L. Shaver, Mrs. W. H. Ireland, Trenton, Mrs. W. G. Robertson, Mrs. J. F. Reid, Mrs. M. A. McCallum, Mrs. Hunter Ogilvie, Mrs. Joseph E. Thompson, Mrs. D. A. McNaughton, Mrs. H. C. Nixon, St. George, Mrs. E. C. Graves, Mrs. J. D. Monteith, Stratford, Mrs. Thomas Murphy, Madame Belanger, Mrs. A. A. Colquohoun, Mrs. Russell Nesbitt, Mrs. W. H. Edwards, Mrs. D. M. Ross, Mrs. C. E. Wright, Mrs. A. D. MacLean, Mrs. J. S. Martin, Mrs. D. M. Hogarth, Mrs. Strader, Ottawa, Mrs. Lyons, Sault Ste. Marie.

* * *

Miss Cumming, of Buckingham, is the guest of her sister, Mrs. Howard Ferguson, at the Parliament Buildings, Queen's Park, Toronto.

* * *

Mr. and Mrs. Leonard McMurray, of Toronto, leave this week for Barbados.

* * *

Mrs. K. R. Marshall is again in Toronto after a visit to her daughter, Mrs. Hodgson, in Montreal.

* * *

Mrs. Alfred Cameron, of Toronto, went to New York last week to meet her son, Mr. Gordon Cameron, who had returned from Nassau.

* * *

Mrs. E. S. Ryerson, of Toronto, recently entertained at tea in honor of Mrs. Frank Warren, of Montreal, a visitor in Toronto. Richmond roses were used to decorate the tea table. Those present included Mrs. Harold Gzowski, Mrs. R. Armour, Miss Armour, Mrs. Ross Medland, Mrs. Charles Heward, Mrs. Edward Morgan, Mrs. Norman Taylor, Mrs. D. R. Wilkie, Mrs. H. Holland, Mrs. R. Hillary.

* * *

Mrs. W. J. McWhinney, of Toronto, entertained at bridge for Mrs. J. Hamilton, of Winnipeg, on Thursday of last week.

* * *

Mr. and Mrs. H. Selby, and Mr. and Mrs. Luscombe, all of Simcoe, sailed from New York for Jamaica and Los Angeles on Thursday, February 10.

* * *

The Crystal Ball Room of the King Edward, Toronto, was beautifully decorated for the dance given by the Officer Commanding and Officers of the Mississauga Horse, 4th C.M.R. Battalion, C.E.F., on Friday night of last week. The ball was a very brilliant one and unique in that it had so many distinguished men in political life from Quebec as well as from Ontario. Lt.-Colonel W. T. Brown and Mrs. Brown received the guests, Mrs. Brown wearing a lovely gown of green and silver with rhinestones, with silver bandeau about her head and silver slippers. A pink shoulder flower was a charming finish to a becoming toilette. Major and Mrs. W. A. Moore also received, Mrs. Moore wearing a smart Paris gown in vari-shaded pink crepe with overdress of gold lace. An orchestra of twenty pieces provided music for the happy dancers which were announced by a bugler. The guests included the Lieutenant-Governor of Ontario and Mrs. W. D. Ross, Major-General J. H. MacBrien, Mrs. MacBrien, Brig.-General A. H. Bell and Mrs. Bell, Colonel the Hon. J. L. Ralston and Mrs. Ralston, Rt. Hon. W. L. Mackenzie King, Rt. Hon. Senator Raoul Dandurand, Madame Dandurand, Hon. Ernest Lapointe, Madame Lapointe, Hon. Howard Ferguson and Mrs. Ferguson, Sir William Otter, Colonel the Hon. W. H. Price and Mrs. Price, Hon. Lucien Cannon and Madame Cannon, Mr. and Mrs. R. Y. Eaton, Hon. W. R. Motherwell, Mrs. Motherwell, Hon. Dr. J. H. King and Mrs. King, Colonel and Mrs. J. L. R. Parsons, Colonel and Mrs. W. W. Denison, Hon. J. C. and Mrs. Elliott, Colonel A. E. Kirkpatrick, Major and Mrs. J. Hyde Bennett, Captain A. S. Bail, Montreal, Major and Mrs. R. C. Berkinshaw, Lt.-Colonel Victor Sifton, Captain and Mrs. A. K. Kingsmill, Lieut.-Colonel and Mrs. T. L. Kennedy, Lieut.-Colonel Baptist Johnston, Mr. and Mrs. Ray Hearne, Miss Ethel Kirkpatrick, Major and Mrs. Orville Elliott, Miss Dorothy Harding, Mr. and Mrs. Bruce Gordon, Brantford, Major and Mrs. E. A. Godfrey, Colonel and Mrs. Torrance Beardmore, Lt.-Colonel Vaux Chadwick, Mrs. Chadwick, Col. and Mrs. F. B. Robins, Major and Mrs. J. C. Suydam, Mr. and Mrs. C. A. Thorburn, Mr. and Mrs. G. D. Beardmore, Major and Mrs. S. H. Adam, Captain and Mrs. S. E. Weld, Miss Elizabeth Scott, Miss Frances Rhoades, Captain and Mrs. S. H. Pepler, Miss Ruth Spreatt, Colonel George Royce, Colonel and Mrs. Reginald Pellatt, Colonel and Mrs. Albert Poupore, Miss Marion Mitchell, Captain and Mrs. F. Y. McEachern, Miss Helen Wilson, Miss Betty Sanford Smith, Lieut. and Mrs. E. A. Rolph, Miss Margaret Rolph, Miss Eleanor Higgins, Mr. and Mrs. Frank Harris, Lieut. Chic Foster, Captain and Mrs. F. W. Doran, Lieut. and Mrs. E. P. Clarkson, Major and Mrs. H. R. Alley, Captain and Mrs. H. Beard, Mr. and Mrs. Charles Baker, Miss Geraldine Brown, Lieut.-Colonel Howard Burnham, Miss B. Armstrong, Miss Helen Brown, Mr. and Mrs. Clarence Kilmer, Mr. and Mrs. G. T. Little, Lieut. Norman Jackson, Major and Mrs. J. A. Gilpin, Mr. and Mrs. C. A. Jones, Lieut. R. L. Merry, Miss Madge McCabe, Miss Dorothy I. Smith, Mr. and Mrs. Henry Somerville, Lieut. Eric Warren.

* * *

Mrs. W. D. Ross entertained at luncheon at Government House on Tuesday of this week.

* * *

Mrs. J. Baird Laidlaw, of Lowther Avenue, Toronto, entertained at tea on Thursday afternoon of last week for Madame Gedeneoff, and received in a becoming toilette of pale blue chiffon with crystal earrings and necklace for ornaments. Madame Gedeneoff was in black velvet with rose pink, and pale pink georgette sleeves. Miss Freda Laidlaw was in green satin with sand colored vestee. The tea table in the music room was prettily done with Spring flowers and tall candles.

* * *

Mrs. Stephen M. Greey, of Toronto, received for the first time since her marriage at her residence on Russel Hill Road on Thursday afternoon of last week. Mrs. Greey wore her wedding gown of white moire and gold, and a Grecian bandeau with orange blossoms. Her shoes were of white satin and her bouquet of lovely Pernet roses and lily-of-the-valley. Receiving with Mrs. Greey was her mother, Mrs. W. N. Tilley, in beige lace and brown hat with gold embroidery, and corsage of violets and roses. The tea table, presided over by Mrs. H. R. Tilley, Mrs. H. Gundy, and Miss Emma Blackwell, was very attractive with its lace cloth, Spring flowers and yellow candles. Assisting in the tea room were Mrs. Clifford Beatty, Mrs. Paul Greey, Mrs. M. A. Cox, Miss Henrietta Allen, and Miss Ruth Land, who wore their bridesmaid dresses of platinum chiffon over metal cloth and yellow velvet hats. Sweet peas were used to decorate the drawing room.

* * *

Captain Frederick G. Johnston, M.C., and Dr. A. Smirle Lawson entertained at dinner at The National Club, Toronto, on Friday evening, February 4th, in honor of the Honorable Mr. Stewart and Mrs. Stewart, of Ottawa, the Honorable Mr. Motherwell and Mrs. Motherwell, of Ottawa, and the Honorable Dr. King and Mrs. King, of Ottawa. The party later attended the ball given by the officers of the Mississauga Horse at the King Edward Hotel. The guests included: The Hon. Justice Orde and Mrs. Orde, Mrs. Pope, Mr. F. T. Congdon, K.C., and Mrs. Congdon, Major Laurence E. Clark and Mrs. Clark, Mr. and Mrs. Wm. P. Mulock, Mr. Wm. Mulock, K.C., Mrs. Frederick W. Johnston, Mr. and Mrs. Henry S. Gooderham, Mr. M. F. Hepburn, M.P., and Mrs. Hepburn, Mr. and Mrs. Donald MacIntosh, Dr. and Mrs. Cascadden, Dr. and Mrs. Kinsella, Mr. and Mrs. Lothar Rinehart, Mr. George Kirkpatrick, Mr. and Mrs. R. D. Ross, Mr. and Mrs. J. A. Boyd, Mr. Joseph Lawson of Brantford, Dr. Joseph Lawson, Mr. and Mrs. Claude Pearce, Miss Elsie Johnston, Miss Miriam Rowley.

* * *

Mr. and Mrs. George Larratt Smith, of Toronto, recently left for Bermuda and sailed from New York.

* * *

Major C. E. Wilmot, of Belleville, Ontario, recently sailed from St. John, N.B., for Cannes, South of France, to join his brother-in-law and sisters, Major and Mrs. J. A. Coats and Miss Gwendolyn Wilmot, going on with them to Scotland the latter part of the month. Miss Wilmot, who has been the guest of her sister, Mrs. Coats, in Scotland for the last year and a half, and who was a bridesmaid at the recent wedding in London of Miss Olive Sainsbury and Lord Inverclyde, expects to return with Mr. Wilmot in March.

* * *

Madame Rochereau de la Sablière, of La Fataie, Jarvis Street, Toronto, gave a very delightful not-out tea dance on Saturday afternoon of last week for her young daughter, Dyonis.

* * *

Mrs. Godfrey Bird, of Toronto, will leave this month for France, where she will join her daughter, Mrs. Douglas Ridout.

(See Also Page 31)

The very popular 5
CARMANIA
N.Y. Mar. 5th, Apl. 2nd, Apl. 30th
CARONIA
N.Y. Feb. 19th, Boston 20th, N.Y. Mar. 19th, Boston 20th, N.Y. Apl. 23rd
LACONIA
N.Y. Apl. 2nd, Boston Apl. 3rd
SAMARIA
Feb. 9th N.Y. Mediterranean Cruise
Apl. 30th, N.Y. Boston May 1st
SCYTHIA
N.Y. Apl. 16th, Boston 17th
20,000-tonners TO EUROPE from New York and Boston
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Special Announcement
KING EDWARD HOTEL
SUNDAY AFTERNOON MUSICALE
During the Tea Hour on the Parlor Floor, 4.30 to 6 p.m.
THELMA BATEMAN
Soprano
Main Dining Room, 6.30 to 8 p.m.
SYMPHONY ORCHESTRA—LUIGI ROMANELLI, Director.

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ALL PROFITS TO MISSIONS AND SOCIAL WELFARE
Work Box—Hand Carving on walnut. From India. 17 x 13" x 12". Fitted with shelves and compartments. Very suitable for Fancy Work.
Hand Carved Table—Acorn Shaped. 21½" high. Beautiful hand carving. Acorn Pattern. From India. An attractive little afternoon Tea Table or Jardiniere Stand.
Oriental Hand Embroidered Linens, Filet Lace, etc.
"At the Shops of a thousand and one delights"
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An unpleasant feeling is created by an unlovely skin. Blackheads, Pimples, Blotches, Brown Patches, Freckles, Wrinkles, Crowsfeet, Eczema, are cleared up by using our famous Preparations and Treatments. Lines, Sallowness, Hollow Cheeks, Flabbiness, are successfully removed by our wonderful preparation known as
PRINCESS SKIN FOOD
One or two applications will make a tired face look years younger. Sent postpaid with instructions on receipt of price, $1.50.
SUPERFLUOUS HAIR, WARTS AND MOLES
The only PERMANENT method is by Electrolysis. We are experts of thirty years' experience. For this work we require an appointment. Write for full particulars.
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—a charming Spring Style
Like all Blachford footwear these sturdy oxfords touch the very newest note in style for the young Miss.

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H. & C. BLACHFORD LIMITED
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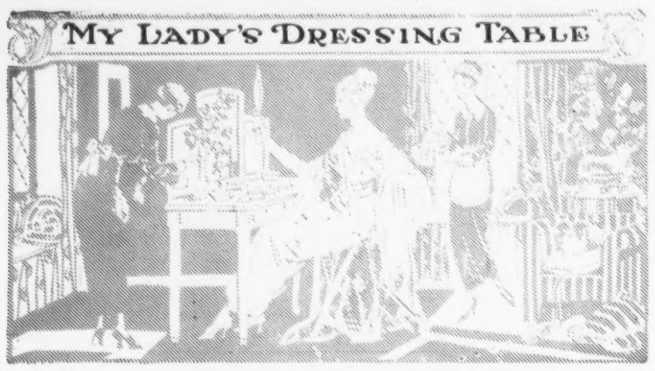
need the scientific pressure and gentle support of elastic stockings. Be carefully measured for these at
HELEN'S HOUSE OF CORSETRY
300 DANFORTH AVENUE Toronto
They are made specially for us by the only weavers of elastic hosiery in the city, makers of the famous "Elinstar" products. A graduate nurse can be sent to take measurements at your home if preferred. No charge is made for this service.
GErrard 6483 See Window Display

My Lady's Dressing Table



IT WAS an evening which seemed like the close of a damp April day rather than one in early February, and Anne Worthington sat down with a sigh of enjoyment rather than weariness.

"I've had the afternoon of my life," said Anne.

"Bridge?" I inquired.

"No," was the contemptuous reply, "no cards at all. I've been at the Opening of the House, and all Ontario was there. I suppose you were too lazy to come home and dress for the occasion. Well, you just missed one of the prettiest sights. The gowns looked like a 'bouquet.'"

"Who was there?" I asked.

"Everyone, I tell you. It seemed as if Ontario or Toronto had just been longing to get together and wear its gladdest raiment. And it was so British, too—quite formal but not stiff. Mrs. Ross looked lovely in blue and silver and Mrs. Ferguson was a dainty figure also in blue. There was ever so much blue—but it was all touched with silver or gold—and all shades of blue from the palest forget-me-not to a purple-like delphinium. Then there were some beautiful pink shades—from a shell tint to a deep rose—and altogether you missed one of the prettiest pictures those old buildings have seen. Isn't it good that the world seems to have turned to bright colors? They make everything seem so different."

Anne was quite right about the reviving effect of bright colors. Most of us are quickly affected by sombre hues—and that is the reason why the old-time "mourning" has been greatly modified. Health and reason are alike against it. However, the black gowns are all the more striking by reason of the contrast with the lighter gowns, and surely there is nothing more stately than black velvet.

Nature can teach us much, and we go to the garden again and again for hints in color and combinations of color. We have learned that green and blue may be combined—also that certain shades of mauve and blue harmonize charmingly. So let us take heart and play the garden game.

• • •

AN ENGLISH authority, writing on eyebrows, says:—Are yours thick or are they straggly and scanty? If so, you must give them a little extra attention. Do you want the thick, sweeping eyebrows that some people admire? If you do, you will not be in the fashion, but you may look very nice, all the same.

Personally, I rather like thick, sweeping eyebrows. If you want them, you must put a little oil on them at night; rub it in gently in the right way, or you can use vaseline instead if you prefer it.

In the morning wash it off, brush your eyebrows gently, and add the finest touch either of home-made brilliantine or oil. Then eyebrush them very softly.

It is astounding what character an eyebrow can give to your face, or how much it can spoil your otherwise "well-groomed" look.

Your eyelashes can be treated also with vaseline or olive oil.

• • •

SOMEONE writing on health in winter says:

Now is the time to look after your health. The winter is really a health-giving, building-up time.

It is now you store the fat that is going to keep you in good condition. Eat your vegetables just the same and your fruit juices and raw oranges. Eat fat forming things as well. Crisp bits of bread fried in bacon fat and a tomato or two make a delicious breakfast. Porridge with brown sugar (this will horrify the Scots among you) instead of salt, a little cod-liver oil and malt, which will probably horrify you even more.

What about cream?

Girls take ever so much cream in summer, when they do not need it, in the shape of cream-lunts and ices. It is in the winter you need your cream.

And now, as the Americans would say, I "stop right here." You are raising your eyes and saying "Is this a Beauty article or a health and diet address?"

It is a Beauty article.

If you look well, you will have gone a step—nay, several steps—on the road to Beauty.

Bright eyes, a look of vitality and well-being, are not made by cosmetics. Moreover, health brings good spirits, and you are only beautiful when your expression is good—not when you are ailing and grousing and turning down the corners of your mouth.

Your Christmas festivities are over and you have settled down to work until Easter. Use the icy months of January and February in building up your health. Not too much sitting over the coal fire or gas stove, please. And be generous with your pet cream—or your face bath of rose water. Soothe, heal and nourish your skin when you go to bed.

Lie down for a few minutes when you can spare the time; or walk about and do little jobs; or sit and finish a bit of sewing, with your face thickly covered with cream. Let the poor dried skin just soak up all it needs, wipe it off, wash, and then dab on your refreshing, faintly perfumed rose water.

Now is the time, too, to oil-bath your hair. Everything in you needs oil and nourishment. You do not perspire as you did in the summer. Do not let your system, or your scalp, or the pores of your skin get clogged up.

A little olive oil is a wonderful thing to take internally. I know people who suffer from indigestion who have benefitted enormously by taking it.

Keep on with your fresh fruit, especially your oranges, and a hot or cold baked apple is a real beautifier.

And, lastly, a little lemon and water once a day (but not if you are thin) is very good for you.

THE LATEST FROM PARIS
Lanvin, of Paris, decrees the turban in black crepe satin with brush of glycerined ostrich to match.

Correspondence

Louise. Of course, you are welcome to write to this department on any subject associated with the affairs of the Dressing Table. You seem to have very sensible views on the subject of health and looks. You cannot look your best, unless you are feeling fit. Fortunately the delicate girl is very much out-of-date and health is absolutely the fashion. As for the woman who revels in the details of operations and longs to tell you just how she felt when the anaesthetic came on the scene, she is an utter abomination who ought to be given an overdose of chloroform. The campaign you have arranged seems well devised and ought to result in fitness and strength. I am glad the unpleasant eruption is disappearing and that you are acquiring a clear complexion. The yeast treatment is excellent and ought to have happy results.

• • •

C. E. R. It is difficult at this distance to advise in the matter of color. However, from what you say, I should think you might venture on almost any tint except the bright reds. A pale pink or a soft rose would be becoming, and it is possible to brighten a grey or brown costume with a touch of rose or green or blue. The "little touch" sometimes makes all the difference between a dull or bright gown. I know a woman who always longed to wear a certain shade of blue but thought it would prove unbecoming. So she just arranged a few folds of net in the collar of her gown and, behold, it proved a most suitable hue for her complexion and her eyes. Then white or cream is nearly always safe for a collar "accessory," and makes any gown well-finished.

• • •

Northerner. So you do not agree with me at all about the winter and regard it as the height of the year. Well, you are welcome to it, sports clothes and all—and may you have the best of skating and no chilblains at all. I am sure that you look your very best in the scarlet suit with a scarf to match—white with bands of cherry color. However, you find, as do all the daughters of Eve, that the wind which blows from the Arctic Circle is no friend to the feminine complexion. Indeed, it takes but an hour or two of exposure to the blast of Boreas to roughen the fairest. Then do we go in search of the healing lotion and the cold cream jar, to alleviate the lot of the dweller in the North. I have sent the list of creams.

Valerie

WINTER CARNIVAL AND ROMANCE IN OLD QUEBEC

Renowned as the greatest winter sports centre of America, for its friendly hospitality, its general spirit of gayety and joy, Quebec City attracts a host of sports lovers from all parts of the Dominion. An elaborate sports program arranged by the Sports Director at Chateau Frontenac includes every branch of winter pastime such as tobogganing, skiing, bob sledding, snowshoeing, curling, skating, hockey, etc., also several contests in the different activities in which visitors are welcome to participate. The famous Dog Derby over a course of 120 miles takes place this year on Feb. 21, 22, 23.

Rejuvenate in Quebec, stop at the palatial Chateau Frontenac, the hub of sports activities, and join in the general fun and frolic. Excellent Canadian Pacific train service ensures comfort and will be an added pleasure to your visit.

Full particulars and sports program from Canadian Pacific Agents.

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—this alluring, fascinating attractive beauty with its subtile, mystic appeal can be yours. Possess this bewitching appearance thru. 34
GOURAUD'S ORIENTAL CREAM
Made in White - Flesh - Rachel
Send 10c. for Trial Size
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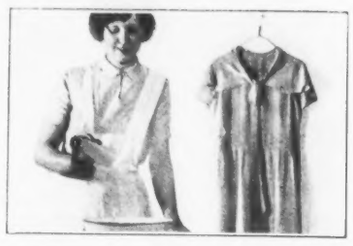
Relieve Irritations By Using Cuticura
Bathe the affected parts freely with Cuticura Soap and hot water, dry without rubbing, then apply Cuticura Ointment. For eczemas, rashes, itchings, irritations, etc., they are wonderful. Use Cuticura Soap daily to keep your skin clear.
Sample Each Free by Mail. Address Canadian Depot: "Stenhouse, Ltd. Montreal." Price, Soap 25c. Ointment 25 and 50c. Talcum 25c.
Cuticura Shaving Stick 25c.

Bloodshot
Eyes are unattractive. Clear them with *Murine*
When your Eyes become bloodshot from over-use, lack of sleep or exposure to sun, wind, dust or tobacco smoke, apply a few drops of *Murine*. Soon they will be clear again and will feel as fine as they look. *Murine* contains no belladonna or other harmful ingredients. Get it from your druggist today!
MURINE FOR YOUR EYES



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Dressing Table Coupon

Readers who wish to avail themselves of the advice of this department should enclose this coupon with their letters—also a stamped and addressed envelope. Write on one side of the paper and limit enquiries to two in number.

An Historic Family of Spanish Grandees
speaks on Beauty through the loveliest of its line

"BACK through the centuries," says the young Duquesa de Alba whose beauty is famous throughout Europe, "the tradition of the women of the House of Alba lays no more stress upon high spirit and personal dignity than upon a noble purity of type and velvet perfection of skin whose culture begins in the cradle."

The Duquesa is as wise in this culture of the skin as the earliest duquesas of the House of Alba. "Our inherited wisdom and our modern sophistication together," she declares, "bring us no aid more effective than Pond's Two Creams. In using them I have found my skin to be receiving the sum of all good care—refreshment, stimulation, protection."

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For cleansing your skin use Pond's Cold Cream. Upon retiring and whenever your skin feels dusty, drawn and tired, pat it generously over your skin. In a few moments it penetrates the pores, softening all dust and powder which clog them. Wipe off and repeat. Finish with a dash of cold water.

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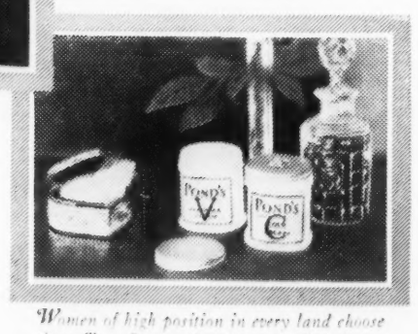
Try these Two Creams made by Pond's. They will give your skin, just as they do that of the Duquesa of Alba, "the sum of all good care—refreshment, stimulation, protection."

The DUQUESA de ALBA

Great dream-shadowed eyes and soft wavy hair reflect their dark beauty from a skin of exquisite whiteness in the face of this lovely member of a great historic Spanish house.

One of the most beautiful women in Spanish court circles today—indeed in Europe—she is the Seventeenth Duquesa de Alba and the Tenth Duchess of Berwick, the English title having come down from the time of James the Second.



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CITY AND COUNTRY HOMES

An Interesting Plan for a Small Home

By Maurice D. Klein, Architect

IT is indeed an interesting home that combines such picturesque appearance with dimensions of 25 by 22 feet and an estimated cost of $4,800.

The principal idea in planning the floor arrangement was to provide the utmost in comfort and convenience with the utilization of every inch of floor space. This has resulted in [illegible] an impression of spacious-ness in this small home that is [illegible] lacking in the ordinary cramped up house.

The door from the vestibule which [illegible] a room that closet leads directly [illegible] into the [illegible] living room. [illegible] on the one side a [illegible] fireplace and at the other end [illegible] a flight of dropping stairs [illegible] an attractive [illegible] [illegible] light is provided by the three windows and the French door which opens onto the large porch overlooking the front lawn and [illegible] gardens.

Another feature of this plan is the combined living-room and kitchen, an arrangement that is becoming increasingly popular. In this case the [illegible] seats and table at the [illegible] of the kitchen form a dining alcove which overlooks the [illegible] garden. [illegible] desired a gate-legged table could be used as a dining table in the living room with charming effect.

You will notice the service entrance [illegible] providing convenient space for a refrigerator and access to the [illegible] the kitchen, outside and basement.

There are one large bedroom and two smaller ones, all having adequate closet space, while the linen closet is very convenient to all rooms. The bathroom is located over the kitchen and laundry to ensure economical plumbing.

[illegible] the exterior [illegible] may be built [illegible] [illegible] at the base of the house [illegible] soldier course [illegible] [illegible] [illegible] [illegible] shingles are recommended. [illegible] the [illegible] other [illegible] where [illegible] [illegible] be seen from the [illegible].

Of even greater importance than the choice of materials is a knowledge of the architect's views on the matter of color. For all shingled surfaces he suggests a [illegible] [illegible] [illegible] the [illegible] and [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] shutters [illegible] [illegible] painted [illegible].

Should this design appeal to you, you would be well advised to carefully follow the foregoing suggestions with reference to materials and colors. It will be a real beauty spot if you do.

Readers desiring further information regarding the plans and specifications for this house should communicate with the architect direct. Address: Maurice D. Klein, 71 King Street West, Toronto, Ont. Copyright 1927, MacLean Building Reports Limited.

Garden Color Schemes

ONE-COLOR garden plots are both attractive and many gardeners are now adopting this system of culture.

Plants in the old gardens were merely put in irrespective of their color values and relations, with the result that the flower-beds, when in bloom, looked anything but artistic.

Yet mass coloring, as seen where the wild-flowers grow, should have suggested to observers of Nature the beauty of this form of culture. Banks of snowdrops with their striking gleam of white, beds carpeted with deep blue hyacinths, the large patches of yellow primroses to be seen all over the countryside, might all have hinted at the possibilities of a one-color scheme.

Why not make a change in your garden this season? You may have any color in the plot—purple, pink, blue, red, white or yellow—and you can keep it going practically throughout the whole season.

The one-color scheme lends itself to almost every form of gardening, and even those whose garden consists merely of a rose-bed will find it ideal.

In rose growing there is an endless variety to select from, ranging from the pure white Frau Karl Druschki to the deep, glowing crimson of General MacArthur. An all-white rose bed when in bloom or an all-crimson one is really a thing of beauty, while a yellow rose bed has a charm all its own.

You might select the lemon-yellow of Alex. Hill Gray, or, should your tastes incline towards a deeper shade, Golden Spray or Madame Ravary is an ideal variety.

A variety of flowering annuals might be introduced into the beds if continuous bloom is desired, or it might be bordered with pansies of a suitable shade. Nothing, however, should be put in which would in any way detract from the rose motif.

If you have a taste for shrub-growing there are endless varieties to select from in planning a one-color scheme. Most of the effects will, of course, be in the foliage, but a number of yellow-flowering plants such as Berberis Darwinii, Laburnum, or any of the many sorts of broom might also be introduced. They will make a golden glow in your garden.

Naturally many of the fine-flowering azaleas should be included, their delicate hues being delightful in May and June. Quite a number of hardy varieties will stand a very keen winter even in northern latitudes.

Tamarisk, a shrub of most striking appearance, is essentially at home by the seaside, but it does not object to growing inland. The varieties are very numerous and of various shades. The plant blooms profusely in July.

In the golden garden all manner of golden-leaved shrubs would naturally find a place: hollies, privet, and dwarf yews. A carpet could be made to cover the ground by allowing golden leaved ivy to creep at will.

The most brilliant effects in the way of color schemes can probably be secured by annuals when they are properly selected and arranged. A border composed entirely of godetias, for example, will produce a gorgeous effect.

Antirrhinums, though not strictly annuals, are generally treated as such, and their adaptability to color blending is well known. They have an extremely wide range of shades, offering much scope to the gardener who is interested in color schemes.

For real summer color it is doubtful if any flower can excel the old favorite, the geranium. There is nothing more arresting than Paul Crampel when closely packed into a bed and surrounded with a complementary shade of green in the form of well-kept turf. Such a plot seems to light up the whole landscape.

AN INTERESTING PLAN FOR A SMALL HOUSE

Outdoor Window Boxes

THERE is just one answer to the question of what to do with window and veranda boxes in the North to keep them attractive in appearance during the winter months: plant them with small evergreens. By the use of little conifers you can achieve results that are quite as pleasing in their way as any that can be secured in spring and summer with flowers. For several months, at a season when touches of plant color and life are at a premium, you will be assured of a display of fresh green that will prove as great a source of personal pleasure as of improvement in the exterior appearance of the house.

The best trees for this purpose are nursery-grown and therefore well and evenly developed in root as well as top growth. Baby Pines, Spruces and Arborvitaes of various species are as satisfactory as any; they afford plenty of variety in both form and color, and present a thoroughly pleasing effect when between 10 in. and 2 ft. high.

All properly made window and veranda boxes are provided with holes in the bottom to allow excess water to escape—an especially important feature in providing for evergreens. As for the soil, let it be of heavy rather than light texture, and not over-rich. The little trees will do little or no growing in the cold weather, so are not dependent upon much nourishment.

Question: I have a small house with a stucco exterior on which there was put a marble dash. This dash has come off very badly. Can I have a new coat of stucco and dash put on?

Get a high grade stucco man to go over your house to see what is wrong. Probably all the stucco should be removed.

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Reminiscences of a Canadian Country Doctor's Wife

(Continued from Page 25)

There were no other passengers and we were not long in starting, but our progress was slow and laborious owing to the frightful condition of the roads with the deep ruts, frozen hard as rock by the sudden drop in the temperature after the heavy rain.

The gymnastics of that rickety old bus over the roads were alone memorable. It lurched and plunged, almost overturned in the ditch, the rear door was thrown open several times. I was thrown violently to the ceiling, then to the floor, first to one side then to the other. In a rash moment I hung for dear life onto the strap of the door to keep it shut and I was nearly precipitated head long out, but just then the bus lunged forward and I picked myself up at the other end.

With hair tumbling down, and covered with dust and bruises, I reached the doctor's office, and from there was driven to the outskirts of the town to a small hut at the edge of the river, where I found my patient, the doctor already there.

In a small cramped bedroom off the kitchen with its low sloping ceiling, lay a very pretty young girl, ill, very ill with pneumonia.

Margaret Tracy, having loved not wisely but too well, to hide her disgrace, had thrown herself on the mercy of old Biddy O'Connor, who lived in this dismal old hut, and there her baby was born, Biddy the only one in attendance. She had had no attention from a doctor, and in a few day's time she developed pneumonia. Biddy became alarmed as the girl grew worse, and tired her wicked old bones by walking down to the village in the dark of the night, and requested the doctor to come to her place at once and see a sick girl "who had a bad cowld."

The doctor readily complied, and it did not require a very thorough examination to show him the girl was dangerously ill, and his efforts to save her life had been untiring since he first saw her the night before.

The doctor gave me various orders for the young mother and baby, and told me he had sent for the priest from the neighboring village as Father Lynch of the town was away from home.

My pretty young patient was given every care, and I was huddled up beside the kitchen stove with the crying baby when the priest arrived accompanied by Dr. O'Sullivan, who had volunteered to drive the priest up over the bad roads. This Dr. O'Sullivan was a genial Irishman, always used to his liquor and could carry it well. On such a cold night as this he imbibed quite freely to keep himself warm on the long cold drives and was none the worse for it. With the priest it was entirely different. Under protest he accepted a generous glass before starting on the cold drive, and when half way and the journey very slow, feeling decidedly chilly, the doctor persuaded him to take another good drink from the bottle which he produced from his grip.

Upon reaching the miserable hut and ben, Biddy O'Connor proffered her welcome glass, which was gulped down by the half-perished men.

There numerous drinks had a steadying effect on Dr. O'Sullivan, but the priest, unaccustomed to such indulgence evidently, became garrulous and immediately demanded an opinion regarding the patient.

After a short consultation of the two doctors, Dr. O'Sullivan expressed his conviction that it was a hopeless case, that the girl was dying, nothing further could be done. Whereupon the priest said: "Well, I'll have to give her extreme unction, so just leave the room."

The two doctors quietly left the room to the priest and the dying girl, and for ten or fifteen minutes they walked up and down the lane at the side of the house in the chill November air, while I remained in the kitchen with the old woman and the baby.

They were recalled together with husky Mick Tracey, the cousin and lover, who was skulking in the dark, putting in a very sorrowful and penitent time by himself. If it had not been for his frequent sniffing and sighs I would not have been aware of his presence.

As we were assembled in the miserable kitchen, the old hag, who was as deaf as a post, whispered to the priest:

"They want to get married."

"Go out of that, I don't hear you," said the priest.

Again the old woman approached him:

"They want you to marry them."

"I don't hear you at all, don't bother me." It evidently being the rule that such requests must come from one of the interested parties.

The priest, looking flushed and sleepy, remarked that it was getting late and they must be going.

He walked quietly over to the bed once more and looked kindly down on the dying girl and asked: "Is there anything else I can do for you, my girl?" With short, feeble breath the girl replied:

"No, Father, unless, you, marry me."

"Marry you! And who the devil do you want to marry? Is it this big gossoon?"

Indicating her cousin Mick. "Yes, Father."

"Do you want to marry this girl?" he said to the trembling Mick.

"Yes, Father, if you plaze, Father."

"Why the devil didn't you tell me that before? How can I marry you? I'm in another man's parish. I'm in another man's parish."

Then producing his book and stole he said:

"Howld up the light for me." The doctor held up the smoky lamp.

"Get down on your knees you rascal." Down went Mike.

"What is your name you blackguard?"

"Michael Tracey." Here followed a few lines in Latin and then, "I'm afraid it won't do, I'm in another man's parish, say your name."

"I Michael,"

"Howld up the light can't you, how the devil am I going to see if you don't howld up the light? Repeat your name."

"I Michael do take thee Margaret to be my wedded wife," etc., then to the sick girl, "I Margaret do take thee Michael to be my wedded husband." "Howld her hand, you vagabond."

"I'm afraid it won't do in another man's parish, it'll have to go to Rome, go to Rome, go to Rome," he chanted. Finally after a brief prayer, "Now, you're man and wife. Get up off your knees you scoundrel. I'll report this to the Bishop, and if he gives his dispensation you're married, and if he withholds it you're not, that's all. Now O'Sullivan let us get out of this."

The old woman appeared again and whispered to the departing priest: "Father, won't you baptise the baby?"

"The baby! What baby? Let me see it." I held up the baby for inspection.

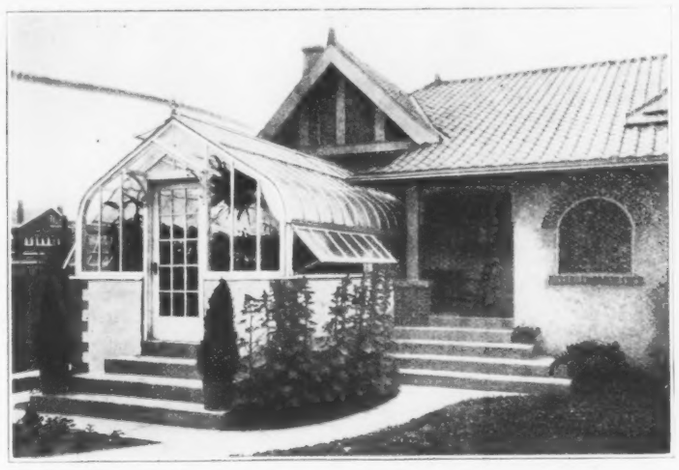
"That little thing, and did nobody baptise it? Is it a whole night's work you want to give me?"

The old woman acknowledged *she* had.

"Then what the devil do you want it baptised again for? Isn't once enough? I'll not baptise it again. Mick Tracey you're a damned rascal, get out of my sight. O'Sullivan let's go."

Margaret lingered a few hours, and in the gray cold morning the little baby was left to the newly made husband and widower.

What a tragedy and comedy enacted in the one scene, and in such a setting!



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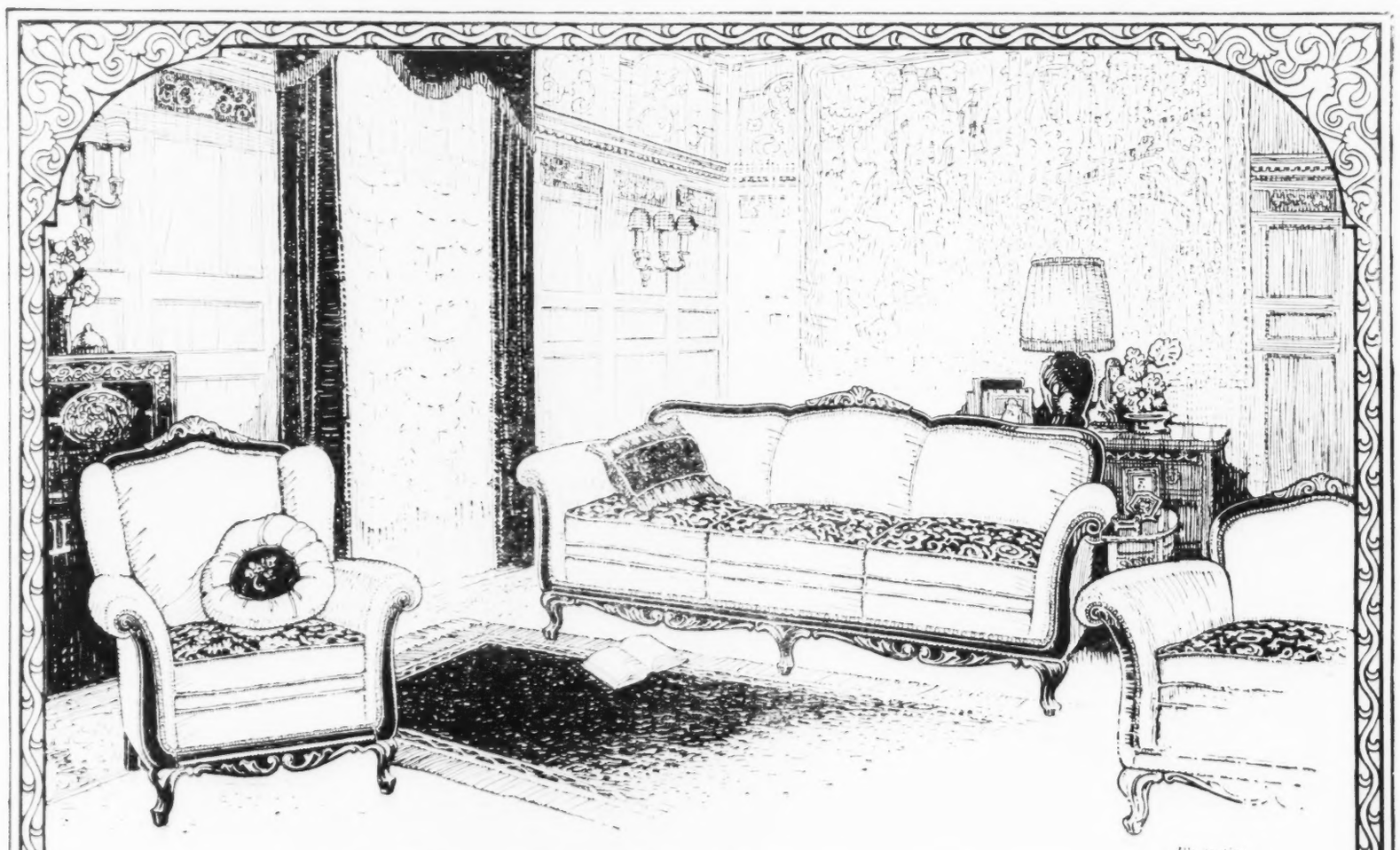

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SOCIETY

One of the most important society events of the midwinter season in Saint John was the reception on Friday afternoon given by Mrs. Mathew Boyd Edwards in honor of her daughter, Mrs. Robert E. Dingman, whose marriage to Mr. Dingman, of Toronto, was of recent occurrence. About two hundred guests were present between the hours of four and six. An orchestra was stationed in the reception hall of the handsome residence of the bride's parents, Colonel and Mrs. Eduards, and it was there that Mrs. Eduards, assisted by her daughter, Mrs. Dingman, received their guests, the former wearing a beautiful gown of brown chiffon over gold lace with collar and cuffs of mink and shoulder bouquet of Ophelia roses. Mrs. Dingman's gown was a French model of blue georgette and blue moire, and wore an artistic corsage bouquet of Columbia roses. Tea, coffee and punch was served in the drawing room, library and dining room, and each table was beautifully decorated with scarlet tulips, mauve and white hyacinths, daffodils in silver bowls, and silver candlesticks with pink, red and yellow wax candles, the colors matching the flowers used on the table. Spring flowers were attractively placed in the reception hall and other rooms on the lower floor. The ladies who assisted at the tea tables were, Mrs. Walter W. White, Mrs. Charles Coster, Mrs. Clarence De Forest, Mrs. Victor Davidson, Mrs. Stewart Skinner, Mrs. E. T. Sturdee, Mrs. Frank S. White, Mrs. Walter E. Foster, Mrs. Murray MacLaren and Mrs. Atwater Smith. Those who assisted with the refreshments were, Mrs. F. M. Keator, Mrs. Alexander Wilson, Mrs. Daryl Peters, Mrs. Moffat Bell, Mrs. Lawrence MacLaren, Mrs. Cecil West, Mrs. J. J. Stothart, Mrs. A. H. Campbell, Mrs. Frank Millar, Mrs. H. O. Campbell, Miss Emily Sturdee, Miss Doris DeVeber, Miss Helen McAnerney, Miss Kathleen Coster, Miss Mignon Kerr, Miss Helen Wilson, Miss Beryl Mullin, Miss Lois Lord, Miss Helen Allison, Miss Audrey McLeod, Miss Barbara Jack, Miss Elise Gilbert, Miss Jean Angus, Miss Peggy Gordon and Miss Frances Gilbert.

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How massage and Ipana help the gums to health

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Among those who attended the always delightful games of the Garrison Officers' Indoor Baseball League at the Armouries on Saturday night of last week were Colonel [illegible], Mr. and Mrs. William Southam, Major Sidney Grasset, Major and Mrs. E. E. Montgomery, Major and Mrs. George MacLaren, Captain and Mrs. Sidney Weld, Miss Jean McCarthy, Major and Mrs. Douglas Stevens, Colonel and Mrs. Seth Pepler, Miss [illegible] Johnston, Miss Nancy McCarthy, Captain Ogilvie Hunter, Mr. Wilson Catto, Captain and Mrs. Humphrey Gilbert, Miss Hazel [illegible] Catto, Miss Betty King Smith, Major Richard [illegible], Captain Gerald Malone, Colonel and Mrs. Gordon Weir, Captain and Mrs. Robert Jarvis, Miss Dorothy Nesse, Major and Mrs. Mitchell Walker, Colonel and Mrs. James Moss, Major and Mrs. George MacLaren, Miss Jean Wilkinson, Mr. Dalton Boyd, Miss Grace Desbard, Mr. Douglas Catto, Miss Betty Sandford Smith, Miss Edith Leckie, Miss Mary Wilson, Mr. [illegible] Skaith, Captain George Richards, Miss Leslie Lee, Captain Ronald MacPherson, Captain and Mrs. D. E. Gee, Captain and Mrs. [illegible], Colonel and Mrs. Hume Crawford.

* * *

Lady Flavelle of Holwood, Queen's Park, Toronto, and her two daughters, Mrs. Frank McEachern and Mrs. Wallace Barrett, sailed from New York on Tuesday of this week for California and Honolulu.

* * *

Mrs. W. L. Grant of Upper Canada College, Toronto, entertained at [illegible] for her brother-in-law and sister, Hon. Vincent Massey and Mrs. Massey, who leave this week for Washington.

* * *

Dr. Dickson, Mrs. Dickson and Miss Gratton of Hamilton and Miss Kate [illegible] of Toronto have been motoring in Europe since last May through Holland, Belgium, France and Switzerland, over the Alps into Italy, with a month on the Italian Lakes and a month in Rome at the Christmas season. The party attended the reception at the Vatican. They will spend the remainder of the winter on the French Riviera.

* * *

Mrs. W. E. Matthews of Ottawa has been visiting Mrs. Albert Matthews in Toronto.

* * *

Mr. and Mrs. J. Norman Smith of Jarvis Street, Toronto, and Miss M. Bruce of Toronto are at the Hotel [illegible], Atlantic City.

* * *

Mrs. James Patrick MacGregor of Toronto entertained at tea on Thursday afternoon of last week in honor of Madame Lugrin Fahey, and received in a becoming gown of black velvet with gold tissue and lace. Madame Fahey was in [illegible] with [illegible] hat. The tea table was done with Spring flowers in a silver basket and [illegible] candles, and was presided over by Mrs. W. Dwight and Miss [illegible] Griffin of Detroit. Assisting were Mrs. Harold Gordon and the Misses Stowe, Harmer, Griffin and Jackson. Mrs. MacGregor's guests included Mrs. G. Howard Ferguson, Mrs. Hume Ogilvie, Mrs. J. E. Hamilton, Mrs. John Bruce, Lady Falconer, Mrs. Joseph Thompson, Dr. Stowe-Gullen, Mrs. Casey Wood, Mrs. Arthur Vankoughnet, Mrs. W. H. Price, Mrs. MacGregor Young, Mrs. Percy Robertson, Miss Mary Rowell, Miss Wood, Miss Dickson, Mrs. John Sale, Mrs. E. N. C. Stacey, Mrs. D. B. Gillies, Mrs. W. L. McFarlane, Mrs. George Ross, Mrs. W. J. Wilkinson, Mrs. Roscoe Graham.

* * *

Mrs. Rae Simpson returned to Toronto on Wednesday of last week after visiting her mother, Mrs. H. [illegible] Osborne, in Ottawa.

* * *

Mr. and Mrs. Stephen Haas of St. George Street, Toronto, are at Palm Beach, Florida.

* * *

Miss Loucks of Ottawa has been visiting in Toronto, guest of Mrs. [illegible] A. Dunlap.

* * *

Mrs. George Dickson of Elm Avenue, Rosedale, Toronto, and Mrs. Dalley of Hamilton, Ontario, are spending a few weeks at Southern Pines, North Carolina.

* * *

Mrs. Laing of Brantford has been a visitor in Toronto, guest of Mrs. Cromwell Gurney.

* * *

Invitations have been sent out for the marriage of Phyllis Joan, only daughter of Mr. and Mrs. Arthur Henderson, of Victoria, B.C., and niece of Mrs. Walter Henderson, of Quebec, to Lieutenant Colin Degge Donald, R.N. The wedding will take place in Christ Church Cathedral, Victoria, on Feb. 16.

* * *

Mrs. Durnford, of Montreal, who has been visiting her sister, Mrs. C. A. Magrath, in Toronto, left for home on Friday of last week.

* * *

Dr. S. Cummings, of Queen's Park, Toronto, is with Colonel Thompson on his house boat at Everglades, Florida.

* * *

Mr. and Mrs. J. E. Ganong, of Toronto, who are at Miami, Florida, were among those who attended the Jockey Club races there early last week.

* * *

Colonel and Mrs. W. G. Barker recently returned to Toronto after a month's visit to Bermuda.

* * *

Mrs. Ronald Harris has been the guest of Mrs. J. L. Counsell in Hamilton.

* * *

Mrs. Charles Temple, of Toronto, entertained at bridge on Tuesday afternoon of last week, in honor of Mrs. Durnford, of Montreal, who has been visiting her sister, Mrs. C. A. Magrath, in Toronto.

* * *

Mrs. Albert Brown of Toronto and her daughter, Mrs. Clifford Beatty, left last week for Florida.

* * *

Hon. Sir William Mulock, Mrs. [illegible], Hon. W. H. Price and Mrs. Price, Mr. F. W. Harcourt and Mrs. Harcourt are patrons of the Osgoode Hall Literary and Athletic Society at-home which takes place on Friday evening, February 25th, in Convocation Hall, Osgoode Hall, Toronto.

* * *

Miss Elsie Johnston is again in Toronto after a visit to Montreal, where she was the guest of Miss Elizabeth Grier.

* * *

Mrs. David Walker of Hamilton entertained a few friends at a birthday party on Tuesday of this week.

* * *

Hon. W. E. Foster and Mrs. Foster entertained at dinner at their residence on [illegible] Street, Saint John, on Thursday in honor of Major-General the Hon. J. H. MacDonell of Ottawa. General MacDonell has been visiting in Saint John for the past two or three weeks.

* * *

Miss Betty Thomson and Miss Elizabeth Armstrong of Rothesay, N.B., left Saint John on Thursday to attend the McGill Science dance in Montreal on Friday last. At present Miss Thomson is visiting her mother, Mrs. [illegible], in Toronto, and Miss Armstrong is the guest of her aunt, Mrs. H. A. Holmes, in the same city.

* * *

Mr. and Mrs. J. H. Price of Quebec are leaving for the South early this month.

* * *

Mrs. D. A. MacHaffie of Ottawa, Ontario, has been the guest in Montreal of Mrs. W. B. Thomson, Lansdowne Avenue, Westmount.

* * *

Mrs. Stanley Elkin of Montreal recently entertained at dinner at the Admiral Beatty, Saint John, when the guests included Mrs. Turner of Quebec, Mr. and Mrs. Heber Vroom, Mr. and Mrs. William Vassie, Mr. and Mrs. Horace Porter, Mr. and Mrs. Percy Turner, Mr. and Mrs. [illegible], and Mr. and Mrs. Hugh Bruce.

The First Hats from Paris

Important News!

Not a forecast—not a guess—but a selection made right in Paris from the foremost Parisian designers. The Hats we are showing in our Millinery Salons are not the Hats we hope Paris will wear, but the Hats we *know* Paris is wearing.

Pedaline Braid and Satin

—emphasize the French chic of this Paris model sketched. The satin drape is swirled about the crown in scarf fashion and caught in a knot at the side. In a ravishing shade of Carmen. At $17.50.

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SIMPLEX IRONER
THE BEST IRONER

His Excellency the Governor-General and Lady Willingdon will leave on March 19 for the West, and will arrive in Victoria on the afternoon of Thursday, March 24. They will spend a few days at Government House, Victoria, the guests of the Lieutenant-Governor of British Columbia and Miss Mackenzie.

* * *

Mr. and Mrs. Albert E. Holt, of Montreal, left this week for Atlantic City.

* * *

Mr. and Mrs. Leslie McEwen, of Carlton Avenue, Montreal, are spending the remainder of the winter in Bermuda.

Mr. and Mrs. Ronald Buchanan, of Vancouver, are spending a few weeks in Montreal.

* * *

Mrs. C. M. Hayes and Miss Hayes, of Montreal, left on February 15 for Pasadena, California, to spend the remainder of the winter.

* * *

Miss Ethel Chadwick, of Daly Ave., Ottawa, has been visiting Mr. and Mrs. Arthur Fitzpatrick in Quebec.

* * *

Mrs. Herbert Molson, of Montreal, the Misses Molson, and Miss Persis Seagram, who has been their guest, spent a recent week-end in the Laurentians.

MRS. ROBERT WATSON
Wife of Senator Robert Watson, of Portage La Prairie, Manitoba.

Mrs. F. H. Chrysler, of Ottawa, entertained on Tuesday of last week at the Country Club, in honor of Mrs. C. J. Armstrong, of London, Ontario, who was last week in Ottawa, the guest of Mr. and Mrs. A. Anrep.

* * *

Mrs. P. Coote, Quebec, entertained at tea recently, at her residence, in honor of Mrs. Dumoulin and Miss Caron, of Ottawa, who leave for Europe on Tuesday of this week. Mrs. R. A. Benoit and Mrs. Gustave Hamel presided at the tea table.

* * *

Lady Drummond, of Montreal, was a week-end visitor in Quebec, guest of Mrs. John Hamilton. Lady Drummond attended the Jones-Ross wedding on Saturday.

* * *

Mr. and Mrs. D. L. Young, of Montreal, entertained at dinner on Monday evening of last week in honor of Miss Juliette Taschereau, of Quebec. The guests were Miss Magdeleine Hebert, Mr. and Mrs. William Harwood, Mr. Louis Gelinas of Montreal, and Mr. William Power, of Quebec.

* * *

Mrs. Houghton, of Quebec, has been visiting in Montreal, guest of Mrs. Ross Wiggs.

* * *

Miss Margaret Parker, of Montreal, was a bridesmaid at the Jones-Ross wedding in Quebec on Saturday afternoon of last week. While in Quebec Miss Parker was the guest of Mrs. J. K. Boswell.

* * *

Lieut.-Colonel F. M. Gaudet and Mrs. Gaudet, of Montreal, were in Quebec for the marriage of their niece, Miss Eleanor Ross, to Mr. Arthur Jones. They were guests at the Chateau Frontenac over the week-end.

* * *

Miss Gladys Rogers, of Ottawa, has been a visitor in Montreal, guest of Mrs. R. O. Johnson.

* * *

Mrs. Colin Brown, of Quebec, entertained at luncheon of twelve covers on Wednesday of last week for Miss Eleanor Ross, whose marriage to Mr. Arthur Jones took place on the following Saturday.

* * *

Colonel and Mrs. Hugh Owen, of Montreal, will leave for Paris, France, on March 8. Lady Hendrie, of Hamilton, Mrs. Owen's mother, will accompany them.

* * *

The marriage of Miss Elizabeth Sise, daughter of Mr. and Mrs. C. F. Sise, Peel street, Montreal, to Mr. P. C. Drummond, son of the late Mr. and Mrs. George E. Drummond, has been arranged to take place quietly on Saturday, February 26, at St. George's Church, Montreal.

* * *

Sir Richard and Lady Turner are again in Quebec after a visit to Winnipeg.

* * *

Lieut.-Commander Victor Brodeur, son of the late Lieut.-Governor of Quebec, is now in Halifax, where he has taken over his new position as Senior Naval Officer.

Mrs. C. B. Waagen, of Calgary, who is in Montreal visiting her mother, Lady Hickson, was the guest of honor of the Montreal Ski Club on Monday afternoon of last week, at tea, when she presented the Waagen Challenge Cup to Mr. Norman Berger, Canadian champion. Mrs. Waagen was received at the clubhouse by members of the executive. The tea table was in charge of Mrs. G. A. Wendt, assisted by Miss Ruby Tighe.

* * *

Mr. and Mrs. A. J. Price, of Quebec, will leave at the end of the month for Europe, where they will spend several weeks.

* * *

The Misses MacLeod Clark, of Crichton Lodge, Rockcliffe, Ottawa, are spending the remainder of the winter in the South.

* * *

Miss Isabel Gurd, of Sarnia, has been visiting in Montreal, guest of her cousin, Miss Constance Gurd, of Mackay Street.

* * *

Mrs. Frank McKenna left Montreal on Monday night of last week for New York to sail on Saturday in the *S.S. Empress of France* for Algiers. The Hon. Narcisse Perodeau, Lieutenant-Governor of the Province, and his granddaughter, Miss Yvette McKenna, will meet Mrs. McKenna at Gibraltar. They will afterwards proceed to Italy, and later will go to England.

* * *

Mrs. A. Grahame Stewart, of Montreal, entertained at dinner on Saturday night of last week, in honor of the bride-elect, her sister, Miss Jean Stavert.

* * *

Mr. and Mrs. S. B. Coristine, of Montreal, are among those sailing from Halifax on the 23rd of the month on the six weeks' Bahamas cruise.

* * *

Mr. and Mrs. E. Greville Hampson, of Montreal, and Miss Mary Hampson, sail from Halifax on February 14 in the *S. S. Cedric* for Europe, where they will spend several weeks.

* * *

Miss Babette Lyon, of Paris, France, who has been the guest of Miss Lucie Doucet in Quebec, was a guest at the Jones-Ross wedding on Saturday of last week.

* * *

Mrs. C. B. Estaile, of Montreal, was in Quebec for the Ross-Jones wedding on Saturday of last week, and was the guest of Mrs. J. K. Boswell.

* * *

Mr. and Mrs. W. C. Hodgson, of Montreal, spent a few days recently in Toronto with their daughter, Mrs. J. H. Scandrett. They returned home on Monday of this week.

* * *

Mr. Norman J. Dawes and Miss Betty Dawes are again in Montreal after a tour abroad. They returned in the *S.S. Montrose.*

* * *

Mrs. Henry Joseph, of Montreal, had with her recently as week-end guests at St. Agathe, Elizabeth Lady Shaughnessy, Mr. Justice Greenshields, Mrs. Greenshields, Mrs. Lustgarten and Mrs. F. W. Thompson.

THE *Ensemble* SHOP

Fashion Pointers

The costume composé—new version with skirt of Angora jersey, jumper top of crepe de Chine and coat of ponge cord, in exactly the same shade of love-in-a-mist blue. Waved lines of gay flame plaid kasha inserted in the jumper skirt, making belt and bow seem to tie it together. Notice, too, the shirred jumper collar. The coat could be worn with numerous dresses. Three pieces, $165.00.

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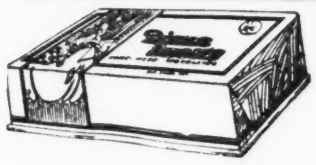

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